	DEED OF	TRUST	Volmas Faye
1535	55 LINE OF CREDI	MORTGAGE	
		Phoblish	05/25/90
		Date: _	AND
The second s	Sidney L Ridenour		He 30 Box 67F
	Nancy M Ridemour	Address: .	Chiloquin OR 97624
Grantor(s): _	Sidney L Ridenour		He 30 Box 67F
	Nancy M Ridenour	Address:	Chiloquin OR 97624
Borrower(s):		A ALIANA	P. 0. Box 1107
	u.s. National Bank of Oregon	Address:	Wadford Of: 97501
Beneficiary/(	"Lender"): U.S. National Bank of Oregon	receip (alternation of the file	PO Box 3347
a sometime	u.s. Bank of Washingtony	Address:	Portland Or 97208
	T OF DEED OF TRUST. By signing below as Grantor, Urrevo		Trustee in trust, with power of sale,
TO DIGHTLE	Bu signing below as Grantor, I Irrevo	cably grant, bargal	in, sell and convey to Trustee, in County, State of Oregon:
1. GRAN	T OF DEED OF THUST. By signing 3507-03200	located in	DANCE 7 FAST OF THE
the foll	owing property, lax Account CECTTON 32 TOUNSHIP	33 2001113	KHNPE
1	OTS 10 AND 15 OF SECTION OF COUNTY, C	IREGON,	
	AILCANE FIES MERIDIAN	Pelota mel-	[발표기 기계
- COT			살아 바다 가는 것이 나는 얼마나 가지 않는데
	ENERGIA DE LOS DE COMO DE LA COMO	A. Call	
end describes			
Transfer and the			and Lalso hereby assign to Lender any existing and future
acceptable to Fig.	aibor improvements and fixtures now or later I	ocated on the prop	I garee that I will be legally bound by all the terms stated
and a	all buildings and other improvements and fixtures now or later is said rents from the property as additional security for the de	pt described below	7. ( agree that t
lease	es and rents from the property		
Tate () Ein th	T SECURED. This Deed of Trust and assignment of rents of	ecures the following	ng:
	T SECURED. This Deed of Trust and assignment of felics a	the space coll	ection costs, attorneys' fees (including any on appeal), and
T	i at the principal interest, Cledit toport to		. 21 * 61/2//
	a. The payment of the principal, interest, credit report tees, as The payment of the principal, interest, credit report tees, as The payment of the principal and the payment of the payme	cipal amount of \$	Nancy M Ridenour (Borrower) and payable
M.	50.575 139 139 15 19 7 V. Signed by	XX 2005	
~ -	ender, on which the last payment is due May 17	,78,	
>= to L	conder, on which the same of the same to see the same of the same	res de la lace	
	guider any extensions and renewals of any length. The words "L		OPTICAGE" do not apply to this Deed of Trust if this paragraph
_	extensions and renewals of any length. The words "L	INE OF CHEDIT W	On Idnoi: 45 Martin
and and	d under any extensions and ferreward of the state of the		The state of the s
2.a Г	b. The payment of all amounts that are payable to Lende	r at any time unde	(Name of Agreement)
ᆫ	b. The payment of all control guar August 1997	10.14	in at and by
	ted, and any amendments thereto ted, and any amendments thereto Borrower"). The Credit Agreement is for a revolving line of cre Borrower") are or more loans from Lender on one or more occ	("Credit Agreem	ent"), signed by in accordance with the terms of the Credit
da	ited The Credit Agreement is for a revolving line of cre	dit under which Bo	prover may obtain (in a superior and outstanding at any one time
(""	led, and any amendments therefore the, and any amendments the, and any amendments the, and any amendments the	asions. The maxin	vone ending on
Αģ	greement) one or more loans from Lender on one of moto occurrence of the Credit Agreement is \$	dit Agreement has	a term ofyears, change and payable in full. This
pt	ursuant to the Credit Agreement is a	under the Credit	Agreement, it not sooned part any time under the Credit Agree-
w	hich is the date on which the total oce of the Credit Agreemen	the payment of a	years, ending on years, and payable in full. This agreement, if not sooner paid, is due and payable in full. This all loans payable to Lender at any time under the Credit Agreemes, attorneys' fees (including any on appeal), collection costs of any length.
ם	eed of trust secures the procest credit report fees, late charg	es, membership io	and any extensions and renewals of any length.
π c	need of Trust secures the performance of the Credit Agreement eed of Trust secures the performance of the Credit Agreement that the payment of all interest, credit report lees, late charge and all other amounts that are payable to Lender at any time	audel me olegir.	and anced under this Deed of Trust to protect the
	Take also secures the payment of all our	C, Calley	ante under this Deed of Trust. This Deca of Trust
. 1	X c. This Deed of Trust and the performance of any cover	nants and agreem	ander this Deed of Trust.
S	security of this beed of treat, and wances with interest thereon,	made to Rollower	under the district renewed or renegotiated
	ne repayment of any terms and balance due under the Note	and under the Cred	dit Agreement.
	The interest rate, payment terms of the Note and the Credit Agre	ement and any ex	dit Agreement may be indexed, adjusted, interest agreement.  It is a supplied to the supplied

- 3. INSURANCE, LIENS, AND UPKEEP.
  - I will keep the property insured by companies acceptable to you with fire and theft insurance, flood insurance if the property is located in any area which is, or hereafter will be designated a special flood hazard area, and extended coverage insurance COUNTRY CO.

The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the property, except the

following "Permitted Lien(s)":

NONE

- 3.2. I will pay taxes and any debts that might become a lien on the property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described.
- 3.3 I will also keep the property in good condition and repair and will prevent the removal of any of the improvements.
- If any of these things agreed to in this Section 3 are not done, you may do them and add the cost to the Note or Credit Agreement. I will pay the cost of your doing these whenever you ask, with interest at the fixed or floating rate charged under the Note or the Credit Agreement, whichever is higher. Even if you do these things, my failure to do them will be a default under Section 6, and you may still use other rights you have for the default.
- 4. DUE-ON-SALE, I agree that you may, at your option, declare due and payable all sums secured by this Deed of Trust if all or any part of the property, or an interest in the property, is sold or transferred. It

in accordance with the terms of the Note and the Credit Agreement and any extensions and renewals of the Note and Credit Agreement. you exercise the option to accelerate I know that you may use any default remedies permitted under this Deed of Trust and applicable law. I know that you may exercise your rights under this due-on-sale provision each time all or any part of the property, or an interest in the property, is sold or transferred, whether or not you exercised your rights on any previous sales or transfers.

- PROTECTING YOUR INTEREST. I will do anything that may now or later be necessary to perfect and preserve this Deed of Trust, and I will pay all recording fees and other fees and costs involved.
- DEFAULT. It will be a default:
  - 6.1 If you don't receive any payment on the debt secured by this Deed of Trust when it is due;
  - 6.2 If I fail to keep any agreement or breach any warranties, representations or covenants I have made in this Deed of Trust, or there is a default under any security agreement, trust deed, mortgage, or other security document that secures any part of the debt secured by this Deed of Trust.
  - 6.3 If any Co-Borrower, Grantor or I become insolvent or bankrupt;
  - 6.4 If I have given you a false financial statement, or if I haven't told you the truth about my financial situation, about the security, or about my use of the money;
  - If any creditor tries, by legal process, to take money from any bank account any Co-Borrower, Grantor or I may have, or tries, by legal process, to take any other money or property I may then have coming from you;
  - 6.6 If any person tries or threatens to foreclose or dectare a forfeiture on the property under any land sale contract; or to foreclose any Permitted Lien or other lien on the property;
  - If there is any default under any lease or sublease of the properby to which I am a party or through which I derive any interest in the property.

- YOUR RIGHTS AFTER DEFAULT. After a default you will have the YOUR RIGHTS AFTER DEFAULT, Alles a decision of them; following rights and may use any one, or any combination of them; following rights and may use any one, or any combination of them;
  - y unio. You may declare the entire secured debt immediately due and payable all at once without notice.
  - Subject to any limitations imposed by applicable law, either before or after a sale of the property under a judicial foreclosure, or before a sale of the property by advertisement and sale by the Trustee. you may sue for and recover from Borrower all amounts remaining under the Credit Agreement, under the Note, and under this Deed
  - You may foreclose this Deed of Trust under applicable law either judicially by suit in equity or nonjudicially by advertisement and
  - 7.4 You may have any rents from the property collected and pay the amount received, over and above costs of collection and other lawful expenses, on the debt secured by this Deed of Trust.
  - I will be liable for all reasonable collection costs you incur, to the full extent allowed by law. If you foreclose this Deed of Trust either judicially by suit in equity or nonjudicially by advertisement and sale, I will also be liable for your reasonable attorneys' fees in-
  - You may use any other rights you have under the law, this Deed of Trust, or other agreements.

## 8. HAZARDOUS SUBSTANCES.

- 8.1 Except as previously disclosed to you in writing, I represent and warrant to you that no hazardous substances are stored; located; used or produced on the property, and that to the best of my knowledge, after die and diligent inquiry, no hazardous substances are stored, located, used or produced on any adjacent property, nor have any hazardous substances been stored, located, used, produced, or released on the property or any adjacent property prior to my ownership, possession or control
  - 8.2 I will not cause nor permit any activities on the property which directly or indirectly could result in the release of any hazardous substance onto or under the property or any other property. Lagree substance unto or untog the property or any other property it agreed to provide written notice to you immediately when I become aware that the property or any adjacent property is being or has been subjected to a release of any hazardous substance.
  - 8.3 You and your representatives may enter the property at any time for the purpose of conducting an environmental audit, committing only such injury to the property as may be necessary to conduct only such injury to the property as may be necessary to conduct the audit. You shall not be required to remedy any such injury or compensate me therefor. I shall cooperate in all respects in the performance of the audit. I shall pay the costs of the audit.

with the debt secured by this Deed of Trust; (ii) any release onto or under the property or other property of any hazardous substance which occurs as a direct or indirect result of acts or omissions by me or my agents or independent contractors; and (iii) any release onto or under the property of any hazardous substance which occurs during my ownership, possession, or

- If you shall at any time, through the exercise of any of your remedies under this Deed of Trust, or by taking a deed in lieu of foreclosure, hold title to or own the property in your own right, you may, at your option, convey the property to me. I covenant and agree that I shall accept delivery of any instrument of convenyance and resume ownership of the property in the event you exercise your option hereunder to convey the property to me. You, at your sole discretion, shall have the right to record any instru-ment conveying the property to me and such recordation shall be deemed acceptance by me of the instrument and the
- All of my representations, warranties, covenants and agreements contained in this Deed of Trust regarding hazardous substances, including but not limited to my agreement to accept conveyance of the property from you and resume ownership, shall survive foreclosure of this Deed of Trust or acceptance by you of a deed
- 8.7 For purposes of this Deed of Trust, the term "hazardous substances" means any substance or material defined or designated as hazardous or toxic waste, hazardous or toxic designated as nazardous or toxic waste, mazardous or toxic material or a hazardous, toxic or radioactive substance (or designated by any other similar term) by any applicable federal, state or local statute, regulation or ordinance now in effect or in effect at any time during either the term of this Deed of Trust or the period of time I remain in possession, custody, or control of the property following either foreclosure of this Deed of Trust or acceptance by you of a deed in lieu of foreclosure
- SATISFACTION OF DEED OF TRUST. When the secured debt is SATISFACTION OF DEED OF THOST. When the secured dept is completely paid off and the Credit Agreement is cancelled and terminated as to any future loans, I understand that the Lender will request Trustee to reconvey, without warranty, the property to the person legally entitled thereto. I will pay the Trustee a reasonable fee for preparation and execution of the reconveyance instrument and I will record the reconveyance at my expense.
- CHANGE OF ADDRESS. I will give you my new address in writing whenever I move. You may give me any notices by regular mail at the last address I have given you.
- OREGON LAW APPLIES. This Deed of Trust will be governed by Oregon law. Even though the words "LINE OF CREDIT MORTGAGE" is a Deed of Trust and

8.4 I will indemnify and hold you harmless from and against ally stress all claims, demands, liabilities, lawsuits and other proceedings, all claims, demands, liabilities, lawsuits and other proceedings, all claims, demands, liabilities, fines, clean-up and other costs, damages, tosses, liens, penalties, fines, clean-up and other costs, damages, tosses, liens, penalties, fines, clean-up and other costs, damages, tosses, liens, penalties, fines, clean-up and other costs, damages, tosses, liens, penalties, fines, clean-up and other costs, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, clean-up and other costs, damages, losses, liens, penalties, fines, fines, penalties, fines, penal	antor  A and Mariantor  A and Mariantor
of Trust or in any other document executes	WLEDGEMENT
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STATE OF OREGON	
County of KLAWATH	IR & NANCY MY RIBEROUS
Personally appeared the above the personal Deed of Trust to be THE INC. Voluntar	1 Much De Xterrano
and acknowledged the long govern	Before me: Notary Public for Oregon
The state of the s	
DEGUEST, FOR	RECONVEYANCE
TO TRUSTEE:  The undersigned is the holder of the Note and/or Credit Agreement, together with all other indebtedness and/or the Credit Agreement, together with all other indebtedness to cancel the Note and/or the Credit Agreement and this Deed of to cancel the Note and/or the Deed of Trust to the person of estate now held by you under the Deed of Trust to the person of the Deed of Trust to the Deed of Trust to the person of the Deed of Trust to the Deed	
Bonderstate Target 有人在中海发生	Filed for record at request of:
Date:  DEED OF TRUST	Mountain Title Co.  May A.D., 19 90  A M and duly recorded
Grand Grand Constitute	at 10:07 of Mortgages Page 10127

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Vol.

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Evelyn Biehn

By \$13.00 County Clerk

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Deputy.