



20137

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully seized in fee simple of said described real property and has a valid, unencumbered title thereto except none.

and that he will warrant and forever defend the same against all persons whomsoever.

The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:

- (a) primarily for grantor's personal, family or household purposes (see Important Notice below),
- (b) for an organization, or (even if grantor is a natural person) for business or commercial purposes.

This deed applies to, insures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal representatives, successors and assigns. The term "beneficiary" shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein. In construing this deed and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

**IMPORTANT NOTICE:** Delete, by striking out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor, such word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulations by making required disclosures; for this purpose see Disclosure-Poss Note No. 2119, or equivalent. If not in compliance with the Act it is not required, disregard this notice.

*Lora H. Gray*  
LORA H. GRAY

*X* *George L. Nerida*  
GEORGE L. NERIDA

*X* *Cherie Nerida*  
CHERIE NERIDA

STATE OF OREGON, County of Klamath ss.  
This instrument was acknowledged before me on September 26, 1990,  
by LORA H. GRAY.  
This instrument was acknowledged before me on , 19 ,  
by  
ss

OFFICIAL SEAL  
BARBARA THOMAS  
NOTARY PUBLIC - CALIFORNIA  
BUTTE COUNTY  
My Comm. Expire Dec. 1, 1992

*Kristi L. Redd*  
Notary Public for Oregon  
My commission expires 11/16/97

#### STATE OF CALIFORNIA - COUNTY OF BUTTE

On Sept. 26, 1990 before me, Barbara Thomas, a Notary Public, State of California, duly commissioned and sworn, personally appeared GEORGE L. NERIDA, CHERIE NERIDA, personally known to me to be the persons whose names are subscribed to this instrument and acknowledged that they executed it.

red by said  
he terms of  
ered to you  
st deed the

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal.

Beneficiary

Do not loss or destroy this Trust Deed OR THE NOTE which it pictures. Both must be delivered to the trustee for cancellation before reconveyance will be made.

#### TRUST DEED

NOTE NO. 2119

Received hand by *Barbara Thomas, Notary Public*

LORA H. GRAY et al  
443 Avalon

Klamath Falls, OR 97601

Grantor

CINERA ANN GRAHAM  
P.O. Box 2255

Willits, Calif. 95488-0255

Beneficiary

AFTER RECORDING RETURN TO  
MOUNTAIN TITLE COMPANY OF  
KLAMATH COUNTY  
(800) 533-1118

SPACE RESERVED  
FOR  
RECORDED'S USE

11/16/90 REC'D  
Fee \$13.00

STATE OF OREGON, }  
County of Klamath } ss.

I certify that the within instrument was received for record on the 4th day of Oct., 1990, at 3:53 o'clock P.M., and recorded in book/reel/volume No. 2109 on page 20136 or as file/instrument/microfilm/recognition No. 21079, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Evelyn Biehn, County Clerk  
NAME: *Evelyn Biehn* TITLE: *Deputy*

By *Michael Millender* Deputy