

20381

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully owner of the title to the above described real property and has a valid, unencumbered title thereto and that he will warrant and forever defend the same against all persons whomsoever.

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

- (a) **PERSONAL PROPERTY**
- (b) **REAL PROPERTY**

This covenant applies no, unless to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, trustees, representatives, successors and assigns. The tenth beneficiary shall make the holder and owner, including pledgee, of the contract hereinabove, whether or not named as a beneficiary. A trust. 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.

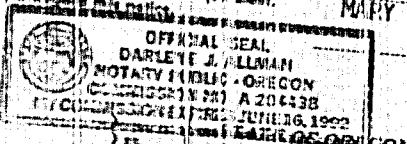
IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

* **IMPORTANT NOTICE:** Grantor, by signing this, waives any warranty, (a) or (b) is not applicable. If it is applicable and the beneficiary is a creditor, the note referred to is found in the Truth-in-Lending Act and Regulation Z, the beneficiary agrees to comply with the Act and Regulation by reading required disclosure form (the "Truth-in-Lending Act") and the Oregon State Bar Form No. 7309, if requested. If compliance with the Act is not required, disregard this notice.

(We the undersigned do hereby state that we have read and understood the foregoing statement.)

STATE OF OREGON,

County of Klamath



X Marty D. Fimmel
MARTY D. FIMMEL
X Mary Ann Fimmel
MARY ANN FIMMEL

County of _____
This instrument was acknowledged before me on _____
19, by _____
at _____
My commission expires _____
(SEAL)

REQUEST FOR FILE RECORDERANCE
To be used only if no objection has been filed.

TO:

DATE:

TO: