



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

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:  
(i.) primarily for grantor's personal, family or household purposes (see Important Notice below),  
(ii.) for an obligation, or (even if granted to a natural person) are for business or commercial purposes.

This deed applies to, inures 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: Debits, by listing out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor as such word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation Z by making required disclosures. For this purpose use Statement Form No. 721F, or equivalent. If compliance with the Act is not required, disregard this notice.

(If the signer of this document is a corporation, use the form of acknowledgment appearing)

STATE OF OREGON,

County of Klamath

The instrument was acknowledged before me on October 5, 1990 by Farrell T. Cummings & Cheryl L. Cummings  
Michael D. Hargan  
Joanne M. Hargan  
Notary Public for Oregon  
My commission expires: 3-22-93

STATE OF ~~Oregon~~ California } ss.  
County of San Luis Obispo

This instrument was acknowledged before me on \*\*October 5th, 1990 by

as Michael D. Hargan  
of and Joanne M. Hargan

Sherrill P. Krauk  
Notary Public for Oregon  
My commission expires: 10-31-90

CHERIE L. KRAUK  
NOTARY PUBLIC  
SAN LUIS OBISPO COUNTY, CALIF.  
My commission expires Oct. 31, 1990

REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO: \_\_\_\_\_, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to cancel all evidences of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed) and to reconvey, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Mail reconveyance and documents to \_\_\_\_\_

DATE: \_\_\_\_\_, 19\_\_\_\_

Beneficiary

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

TRUST DEED

(PERM No. 881-3)

STEVENS & LAMM PLS. CO., PORTLAND, ORE.

Grantor

SPACE RESERVED  
FOR  
RECORDER'S USE

Beneficiary

AFTER RECORDING RETURN TO

ATE

STATE OF OREGON,  
County of \_\_\_\_\_ } ss.

I certify that the within instrument was received for record on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M., and recorded in book/reel/volume No. \_\_\_\_\_ on page \_\_\_\_\_ or as fee/title/instrument/microfilm/reception No. \_\_\_\_\_, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By \_\_\_\_\_ Deputy

## EXHIBIT "A"

A tract of land situated in the SE 1/4 of Section 21, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point on the South line of said Section 21, South 89 degrees 54' 41" East 1604.50 feet from the South quarter corner of said Section 21; thence North 01 degrees 29' 30" East 14.43 feet to the Southeast corner of Deed Volume 353 at Page 265, as recorded in the Klamath County Deed Records; thence continuing North 01 degrees 29' 30" East 535.28 feet to the Northeast corner of said Deed Volume; thence South 84 degrees 27' 30" West 366.00 feet to the Northwest corner of said Deed Volume; thence North 00 degrees 03' 30" East 1370 feet, more or less, to the Southerly bank of Lost River; thence Easterly along said Bank 1280 feet, more or less, to the Westerly boundary of River Ranch Estates, a duly recorded subdivision and the center line of a drain ditch; thence Southerly along said boundary and drain ditch 1830 feet, more or less, to the South line of said Section 21; thence North 89 degrees 54' 41" West 586.55 feet to the point of beginning.

EXCEPTING the Southerly 30.00 feet Deeded to Klamath County by Deed Volume 157 at Page 320, as recorded in the Klamath County Deed Records, with bearings based on a solar observation.

TOGETHER WITH a 60 foot easement whose Easterly line is described as follows:

Beginning at a point South 89 degrees 54' 41" East 1254.50 feet and North 00 degrees 03' 30" East 30.00 feet, from the South quarter corner of Section 21, Township 39 South, Range 10 East of the Willamette Meridian, in the County of Klamath, State of Oregon, said point being on the Northerly right of way line of the County Road; thence North 00 degrees 03' 30" East, along the Southerly extension of the Westerly line of that tract of land described in said Book 353 at Page 265 and along said Westerly line and its Northerly extension 590.71 feet, as disclosed by Deed recorded May 23, 1978 in Book M-78 at Page 10833.

CODE 164 MAP 3910-2100 TL 1100

STATE OF OREGON: COUNTY OF KLAMATH ss.

Filed for record at request of Aspen Title Co. the 12th day of Oct. A.D. 1990 at 3:39 o'clock PM., and duly recorded in Vol. M90 of Mortgages on Page 20684.

FEE \$18.00

Evelyn Biehn County Clerk  
By Darlene Mullendare