

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully entitled in fee simple of said described land property and has a valid, unencumbered title thereto.

and 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:

- for personal, family or household purposes (see Important Notice below),
- or an organization, or (even if grantor is a natural person) are 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 debt 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:** Grantor, by signing out, which ever voluntary (a) or (b) is not my bonds; (b) 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 by mailing required disclosures for this purpose use Statement Form No. 1019, or equivalent. If using bonds with the Act is not required, disregard this section.

STATE OF OREGON, ss.
The day of the month it is corporation
the year of the calendar year specified.

STATE OF CALIFORNIA, ss.

County of San Bernardino.

This instrument was acknowledged before me on
September 17, 1990, by Vic Roos, Jr.,
Kathy D. Roos, Brian T. Roos, Sandra M. Bell &
Barbara J. Mitchell.

Notary Public

(NAME)

My commission expires 09-13-1991

OFFICIAL
CYNTHIA J. FELIX
NOTARY PUBLIC CALIFORNIA
SAN BERNARDINO COUNTY
My Commission Expires 09-13-1991

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 instrument 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 recarry, without warranty, to the parties designated by the terms of said trust deed the real estate now held by you under that name. Mail, record, reissue and documents to

DATED:

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Beneficiary

TRUST DEED

DEED NO. 4871
RECEIVED 4335 LAW PUB CO. PORTLAND, ORE.

Grantor

SPACE RESERVED
FOR
RECOORDER'S USE

Beneficiary

AFTER RECORDING RETURN TO
R.C.T. INC.
4550 W. OAKLEY #108
LANSDALE, PA. 19446

151 100
Fee \$13.00

STATE OF OREGON,
County of Klamath } ss.

I certify that the within instrument
was received for record on the 15th day
of Oct., 1990,
at 12:52 o'clock P.M., and recorded
in book/reel/volume No. M90
on page 20793 or as fee/file/instru-
ment/microfilm/reception No. 21471,
Record of Mortgages of said County.

Witness my hand and seal of
County affixed.

Evelyn Bishn, County Clerk
NAME _____
By *Pauline Nullard, Deputy*
TITLE _____