

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:  
(a) for the personal, family, or household use of the grantor, or  
(b) for an organization, or (even if grantor is 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: Delete, by lining 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 by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

*Dale S. McDowell Jr. MD*  
DALE S. MCDOWELL JR MD

*Pamela J. McDowell*  
PAMELA J MCDOWELL



OFFICIAL SEAL  
JIM MIELOSZYK  
NOTARY PUBLIC-OREGON  
COMMISSION NO. 066353  
MY COMMISSION EXPIRES 8-1-94

(If the signer of the above is a corporation, use the form of acknowledgement opposite.)

STATE OF OREGON,

County of Klamath

This instrument was acknowledged before me on  
March 5, 1991, by  
Dale S. McDowell, Jr MD and  
Pamela J. McDowell

(SEAL)

My commission expires: 8-1-94

County of \_\_\_\_\_ } ss.

This instrument was acknowledged before me on

19\_\_\_\_, by

as

of

Notary Public for Oregon

My commission expires:

(SEAL)

#### 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:

DATED: \_\_\_\_\_, 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

(FORM No. 681)

STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

DALE S. MCDOWELL JR MD

PAMELA J MCDOWELL

Grantor

SOUTH VALLEY STATE BANK

Beneficiary

AFTER RECORDING RETURN TO

SOUTH VALLEY STATE BANK

801 MAIN ST

KLAMATH FALLS OR 97601

SPACE RESERVED  
FOR  
RECORDER'S USE

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/file/instrument/microfilm/reception No. \_\_\_\_\_, Record of Mortgages of said County.

Witness my hand and seal of

County affixed.

NAME

TITLE

By

Deputy

EXHIBIT A

The land referred to in this policy is described as  
 A piece or parcel of land situate in the SE1/4 NW1/4 of Section 20,  
 Township 38 South, Range 9 East of the Willamette Meridian, Klamath  
 County, Oregon, being more particularly described as follows:

Beginning at a point on the Easterly boundary of that parcel conveyed at page 5894 of Volume M69 of the Klamath County Deed Records from which the monument marking the center quarter corner of Section 20, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, bears South 0 degrees 51' West 657.1 feet distant and the Northeasterly corner of said parcel bears North 0 degrees 51' East 182.0 feet distant; thence North 87 degrees 41' 20" West 157.9 feet to a point; thence South 16 degrees 59' 30" West 50.75 feet to a point; thence along a circular curve to the left (which has a radius of 19.5 feet, a central angle of 94 degrees 00' 00" and a long chord which bears South 49 degrees 38' 30" West 28.6 feet) a distance of 32.00 feet to a point; thence South 2 degrees 38' 30" West 74.5 feet to a point; thence along a circular curve to the right (which has a radius of 100.5 feet, a central angle of 22 degrees 01' 40", and a long chord which bears South 13 degrees 39' 20" West 38.40 feet a distance of 38.45 feet; thence along a circular curve to the left (which has a radius of 74.5 feet, a central angle of 27 degrees 10' 20" and a long chord which bears South 18 degrees 52' 05" West 15.06 feet) a distance of 15.09 feet to the Easterly boundary of Campus Drive as the same is presently located and constructed; thence along said boundary on a circular curve to the right (having a radius of 1004.93 feet, a central angle of 1 degree 11' 20", and a long chord which bears South 3 degrees 50' 50" West 20.87 feet) a distance of 20.89 feet; thence South 87 degrees 49' East 210.13 feet to a point on the Easterly boundary of said Parcel conveyed at page 5894 of Volume M69 of Klamath County Deed Records; thence North 0 degrees 51' East along the Easterly boundary of said parcel 215.9 feet, more or less, to the point of beginning. EXCEPT the South 107.95 feet thereof. TOGETHER WITH the right of ingress over an existing single lane roadway between the Westerly boundary of the above described parcel and the Easterly boundary of Campus Drive.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of S. Valley State Bank the 7th day  
 of March A.D., 19 91 at 11:21 o'clock A M., and duly recorded in Vol. M91  
 of Mortgages on Page 4106.

Evelyn Biehn County Clerk

FEE \$18.00

By Pauline Muelendaele