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7. To comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property and its use, including without limitation all environmental laws; not to use or permit the use of the Property for any unlawful or objectionable purpose; to remedy any environmental contamination or violation of environmental laws that may occur or be discovered in the future; to allow Beneficiary access to the Property to inspect its condition and to test and monitor for compliance with applicable laws (any inspections or tests made by Beneficiary shall be for Beneficiary's purposes only and shall not be construed to create any responsibility or liability on the part of Beneficiary; and to indemnify and hold Beneficiary, its directors, employees, agents and its successors and assigns, harmless from and against any environmental claims of any kind, and all costs and expenses incurred in connection therewith, including, without limitation attorney's fees.

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- 8. That neither Grantors nor, to the best of Grantors' knowledge, any prior owner has created or permitted conditions on the Property, which may give rise to environmental liability; no enforcement actions are pending or threatened; no underground tanks are located on the Property except as already disclosed; any such underground tanks currently or previously located on the Property do not now and never have leaked and no contaminated soil is located on the Property; and Grantor's representations, warranties, covenants and indemnities herein and in the Loan Documents shall survive satisfaction of the note(s) and Loan Documents, foreclosure of this deed of trust, acceptance of a deed in lieu of foreclosure or any transfer or abandonment of the Property.
- 9. To perform all terms and conditions of each water or other contract, described in Exhibit "A," if any, and to promptly pay all sums due or to become due under each contract so that no delinquency or default will occur under such contract(s); not to apply or enter into any federal, state or local program which limits or restricts the use of the Property, in any way without prior written consent of Beneficiary.
- 10. That the term "Grazing Rights," as hereinafter used refers to that portion of the Property, if any, consisting of grazing leases, permits, licenses, privileges, and preferences, or any of them, which have or will be assigned, conveyed or waived to Trustee or Beneficiary, together with any additions, renewals, replacements or substitutions thereof; if any portion of the Grazing Rights is a leasehold interest in state lands, such leasehold shall be considered to be real property; such leasehold and all other real property portions of the Property constitute a single operating unit; and in the event of foreclosure, Beneficiary shall have the right to have such leasehold and the other real property sold as a unit and not in parcels; any statements and representations in any applications for Grazing Rights are true and correct; Grantors have received no notice that the Grazing Rights have or are to be terminated, cancelled or modified; and any termination or cancellation of any of the Grazing Rights shall constitute an event of default under this deed of trust.
- 11. To execute any instrument deemed necessary by the Beneficiary to assign, convey or waive such Grazing Rights to the Trustee; to pay all fees and charges, and to perform all acts and things necessary to preserve and keep in good standing the Grazing Rights; to take no action which would adversely affect the Grazing Rights; to procure renewals of the Grazing Rights upon or prior to their expiration date; to operate the lands covered by the Grazing Rights in conjunction with the other real estate portion of the Property and not to convey or attempt to convey either separately; to forward to Beneficiary copies of any notices received by Grantors regarding the Grazing Rights; and in the event of foreclosure of this deed of trust to waive all claims for preference in the Grazing Rights upon demand from the purchaser of the Property at Trustee's or foreclosure sale, or from any successor to such purchaser.
- 12. That if the Property is within an irrigation block and/or subject to water service contract(s) governed by the provisions of "Federal reclamation law," and the regulations issued thereunder, Grantors shall comply with the terms and provisions of said laws, regulations and contracts; Grantors, and each of them, for themselves, their heirs, successors and assigns, hereby appoint Beneficiary their attorney-in-fact to select and designate the portion of the property to be subject to a recordable contract, in the event Grantors become subject to the excess land limitation; if Grantors fail to comply with the terms of said law, regulations or contracts, or if the delivery of water for the irrigation of the Property is discontinued in whole or in part, Grantors shall be in default; in the event the Bureau of Reclamation determines that continued drainage maintenance on the Property is discontinued drainage maintenance on the Property is the property is discontinued drainage maintenance on the Property is discontinued drainage maintenance discontenance drainage maintenance drainage mainte
- no longer feasible, and Grantors purchase other lands offered as a preference purchase right (as an adjustment for wetlands), Grantors shall execute a supplemental deed of trust on such lands in favor of the Beneficiary; and failure to execute such deed of trust on demand, shall constitute an event of default.
- 13. That in the event of default in any of the covenants or agreements herein, or in any of the Loan Documents, Beneficiary may, at its option perform the same, in whole or in part; any advances, attorney fees or costs paid or incurred by Beneficiary to protect or enforce its rights under the Loan Documents, in bankruptcy, appellate proceedings or otherwise, shall be payable on demand and shall become a part of the obligation secured by this deed of trust.
- 14. That the indebtedness and obligations secured by this deed of trust are personal to the Grantors and are not assignable by Grantors; Beneficiary relied upon the credit of Grantors, the interest of Grantors in the Property and the financial market conditions then existing when making this loan; if Grantors sell, transfer or convey or contract to sell, transfer or convey the Property, or any portion thereof, or if the ownership of any corporation or partnership, owning all or any portion of the Property shall be changed either by voluntary or involuntary sale or transfer or by operation of taw, without prior written consent of Beneficiary, or if Grantors default in the payment of the indebtedness, or with respect to any warranty, covenant or agreement in the Loan Documents or if a receiver or trustee for any part of the Property is appointed, or if any proceeding under the bankruptcy or insolvency laws is commenced by or against Grantors, or if Grantors become insolvent, or if any action is commenced to foreclose or enforce a lien on any portion of the Property, then, Grantors shall be in default hereunder.
- 15. If the indebtedness is subject to a guarantee from Farmers Home Administration, that Grantors shall be in default under this deed of trust, the above note(s) and Loan Documents should any loan proceeds be used for a purpose that will contribute to excessive erosion of highly erodible land or to the conversion of wetlands to produce an agricultural commodity, as further explained in 7 CFR Part 1940, Subpart G, Exhibit M; prior to loss of the exemption from the highly erodible land conservation restrictions found in 7 CFR Part 12, Grantors must demonstrate that Grantors are actively applying an approved conservation plan on that land which has been determined to be highly erodible prior to 1990 or two years after the Soil Conservation Service has completed a soil survey for that land; whichever is later, and Grantors must demonstrate prior to January 1, 1995; that any production after that date of an agricultural commodity on highly erodible land will be done in compliance with an approved Soil Conservation Service conservation system.

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- 16. If this deed of trust is a residential deed of trust, subject to Truth in Lending Disclosures, that during the existence of the indebtedness hereby secured, Beneficiary at its option, may collect additional amounts and pay real property taxes and special assessments levied against the Property, Beneficiary may elect at any time to pay or not to pay taxes and assessments; notice to any person liable for or making the payments upon the indebtedness hereby secured, or actual payment of any taxes or assessments by Beneficiary shall constitute an election by Beneficiary to pay taxes and assessments; Beneficiary may elect to pay such taxes and assessments either prior to or after collecting such additional amounts necessary to make each payment; if Beneficiary elects to pay such taxes and assessments to the note(s) balance at the time the payment is made and such amount shall bear interest as provided in the note(s) and shall be secured by the Loan Documents; after any payment of taxes or assessments by Beneficiary, or after notice of Beneficiary on the first day of each month, commencing with the next installment, in addition to the scheduled installments of principal and Interest due under the note(s), an amount equal to 1/12 of the annual real property taxes and special assessments as estimated by Beneficiary; such additional payments shall continue until any subsequent election by Beneficiary not to pay taxes and assessments.
- 17. That time is of the essence and in the event of default, at Beneficiary's option, the entire indebtedness secured hereby shall forthwith become due and payable and bear interest at the rate set forth in the Loan Documents for delinquent payments; Beneficiary shall have the right to foreclose the lien of this deed of trust or to direct Trustee. In writing, to foreclose this deed of trust by notice and sale, to have a receiver appointed in any court proceeding, to collect any rents, issues and profiles from the Property and to deliver them to Beneficiary to be applied as provided above and to exercise any rights and remedies available under the Uniform Commercial Code for the state in which the property is located; and reasonable notice if required by such Code shall be five (5) days.
- 18. That Beneficiary may from time to time, in writing and without further notice or consent, release any person from liability for payment of any of the indebtedness or extend the time or otherwise alter the terms of payment of any of the indebtedness; and Trustee may, with written consent of Beneficiary, at any time and from time to time, and without affecting the liability of any person:
  - Join in any subordination or other agreement affecting this deed of trust or lien or charge thereof.
  - b. Reconvey, without warranty, any or all of the Property.

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- 19. That after all sums secured hereby have been paid, upon receipt of the deed of trust and note(s) and payment of its fees, Trustee shall reconvey without warranty the Property, as provided by law. The grantee in such reconveyance may be described as "the person or persons legally entitled thereto."
- 20. That, in the event of foreclosure of this deed of trust by notice and sale, the power of sale shall be exercised by the Trustee according to and under the authority of the law pertaining to deeds of trust then in effect in the state in which the Property is situated; Trustee shall deliver to purchaser its deed, without warranty, containing recitals demonstrating compliance with the requirements of such law.
- 21. To surrender possession of such premises within the time period provided by law; in the event Beneficiary is purchaser of the Property and possession is not delivered, as provided by law, to pay Beneficiary the costs and the expenses, including reasonable attorney fees, incurred in any suit or action by Beneficiary to obtain possession of the premises.
- 22. That Trustee accepts this trust when this deed, duly executed and acknowledged is recorded as provided by law; any Trustee lawfully appointed by Beneficiary as a substitute or successor Trustee shall succeed to all the powers and duties of the Trustee named herein; Trustee is not obligated to notify any party hereto of the pending sale under any other deed of trust or any action or proceeding in which Grantors, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by Trustee.
- 23. That as used herein, the term "deed of trust" shall be synonymous with the terms "trust indenture" and "trust deed"; the term "Grantors" shall be synonymous with the term "Trustors" as used in any of the laws of the state in which the Property is situated; the term "Beneficiary" shall mean the holder and owner of any note secured hereby, or if any note(s) has been pledged, the pledgee thereof.
- 24. That the failure of Beneficiary to exercise any right or option provided herein, at any time shall not preclude Beneficiary from exercising any of such rights at any other time; the covenants and agreements contained herein shall be binding on and inure to the benefit of the parties and their respective heirs, successors and assigns; all rights conferred on Beneficiary or on Trustee are cumulative and additional to any rights conferred by law; and if any provision is found to be invalid or unenforceable, such invalidity or unenforceability shall not affect any other provision hereof and the deed of trust shall be construed as though such provision had been omitted.
- 25. That Grantors and each of them join in this instrument for the purpose of subjecting each of their right, title and interest, if any, in the Property, whether of record or otherwise and including any right to possession, to the lien of this deed of trust.
- 26. That the following parties join in this instrument to perfect the lien offered as security for the loan, but assume no liability for payment of the indebtedness described in the Loan Documents except for that arising under paragraph 7 above: None.
- 27. Additional covenants, terms and conditions are contained on the following described attachments which are incorporated in this deed of trust as though set out here in full:

\_\_\_\_\_ Timber Rider

Montana Homestead Acknowledgment Other (describe):

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ACA 1306 (4/91)

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PARCEL 1:

PAGE 1 OF 2

The El/2SE1/4 of Section 31 and the W1/2SW1/4 of Section 32, Township 32 South, Range 9 East of the Willamette Meridian.

EXHIBIT "A"

32712 441

9724

PARCEL 2:

In Section 22, Township 34 South, Range 7 East of the Willamette Meridian:

Government Lots 4, 8, 9, 10 and 11, and those portions of the E1/2SE1/4 and S1/2NE1/4 lying Westerly of the Southern Pacific Railroad.

SAVING AND EXCEPTING THEREFROM that portion conveyed by Warranty Deed recorded November 20, 1989 in Volume M89, page 22437, Microfilm Records of Klamath County, Oregon.

#### PARCEL 3:

Government Lots 3 and 4, S1/2NE1/4SW1/4, N1/2SE1/4SW1/4 and NW1/4SE1/4 Section 31, Township 32 South, Range 9 East of the Willamette Meridian.

## PARCEL 4:

Township 34 South, Range 7 East of the Willamette Meridian:

- Section 22: That portion of the SE1/4NE1/4 and E1/2E1/2SE1/4 lying East of Southern Pacific Railroad.
- Section 23: W1/2SW1/4SW1/4, W1/2E1/2SW1/4SW1/4, S1/2NW1/4SW1/4, S1/2N1/2NW1/4SW1/4 and SW1/4NW1/4 EXCEPT that portion conveyed by Warranty Deed recorded November 20, 1989 in Volume M89, page 22437, Microfilm Records of Klamath County, Oregon.

Section 26: NW1/4NW1/4 lying East of Southern Pacific Railroad.

## PARCEL 5:

Portions Sections 22, 23, 26 and 27 in Township 34 South, Range 7 East of the Willamette Meridian, described as follows:

Beginning at a 5/8 inch iron pin with a True-Line Surveying plastic cap on the Westerly right of way line of the Southern Pacific Railroad, said point being North 27°43'15" East 143.73 feet from the Southwest corner of said Section 23; thence Southerly, along said Westerly right of way line, 3450 feet, more or less, to the Northerly right of way line of Pine Cone Drive; thence Westerly along said Northerly right of way line, 875 feet, more or less, to the Williamson River; thence Northerly, along said river, 3100 feet, more or less, to a point that bears South 80° 50'22" West from the point of beginning; thence North 80° 50'22" East to a 5/8 inch iron pin with a True-Line Surveying plastic cap on the river bank; thence continuing North 80°50'22" East along an existing fence line and its extension, 1861.66 feet to the point of beginning, with bearings based on recorded Survey No. 963.

#### PARCEL 6:

Lot 1 of Section 27, Township 34 South, Range 7 East of the Willamette Meridian. EXCEPT that portion conveyed by Warranty Deed recorded November 20, 1989 in Volume M89, page 22437, Microfilm Records of Klamath County, Oregon.

 Tax Account Nos:
 3209 00000 00300; 3407 02300 00600; 3407 02300 00600;

 3407 02300 00601; 3407 02600 00201; 3407 02600 00300; 3407 02700 00101;

 3407 02200 00402; 3407 02600 00200; 3407 02600 00200; 3407 02700 00100;

 3407 02200 00402; 3407 02200 00401; 3407 02300 00500; 3209 00000 00500;

 3407 02200 00500; 3407 02200 00400.

 INITIALS

ALL LOCATED IN KLAMATH COUNTY, STATE OF OREGON

PAGE 2 OF 2

5

EXHIBIT "A"

32712 441

Together with a 30 HP US Electric electric motor and Master panel with a Cascade turbine pump; 800 feet of size 16 inch steel mainline; and any replacements thereof, all of which are hereby declared to be appurtenant thereto. V

INITIALS

# STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of	Mountain Title Co.	the 22nd day
of <u>May</u> A.D., 19	21 at <u>4:10</u> o'clock <u>P.M.</u> , and d	luly recorded in Vol. <u>M91</u> ,
of	Mortgages on Page972	<u>0</u> .
	Evelyn Biehn	County Clerk
FEE \$28.00	By <u>Qaule</u>	ne Mullendore

Return: MTC