

27230
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Vol. m9 / Page 5093

Vol. m9 / Page 22072

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FHA Case No.

431-2525627 203

State of Oregon

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on
The grantor is

March 13, 19 91

MARTY L. RODGERS and NANETTE M. FISHER-RODGERS, Husband and Wife

("Borrower"). The trustee is MOUNTAIN TITLE COMPANY of Klamath County

("Trustee"). The beneficiary is

TOWN & COUNTRY MORTGAGE, INC., an Oregon Corporation

which is organized and existing under the laws of OREGON, and whose
address is 1004 Main Street, Klamath Falls, OR 97601

("Lender"). Borrower owes Lender the principal sum of
FORTY THOUSAND EIGHT HUNDRED NINETY-SEVEN and no/100*****

Dollars (U.S. \$ 40,897.00*****). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
April 1, 2021

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced
by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest,
advanced under paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants
and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to
Trustee, in trust, with the power of sale, the following described property located in

Klamath County, Oregon:

****SEE ATTACHED LEGAL DESCRIPTION****
rerecorded to correct addition of second home rider to trust deed previously recorded
in volume M91 Page 5093.

This document is being re-recorded to add the second home rider



TAX ACCOUNT NO.: 3909 03000 01600
KEY NO.: 585799

which has the address of 89 Del Fatti Lane, Klamath Falls
Oregon 97603 [ZIP Code], ("Property Address");

[Street, City],

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances,
rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the
property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred
to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant
and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and
will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the
debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payments of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together
with the principal and interest as set forth in the Note and any late charges, an installment of any (a) taxes and special assessments
levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for
insurance required by paragraph 4.