

AFTER RECORDING PLEASE RETURN TO:
Klamath First Federal
2943 S. 6th St.
Klamath Falls, Oregon 97603

[Space Above This Line For Recording Data]

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on October 24
1991. The grantor is Lawrence R. Tucker and Gloria C. Tucker, Husband and Wife
("Borrower"). The trustee is William L. Sisemore
("Trustee"). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, which is organized and existing
under the laws of The United States of America and whose address is 2943 S. 6th St., Klamath Falls, Oregon 97603 ("Lender").
Borrower owes Lender the principal sum of Seventy One Thousand One Hundred and no/100
Dollars (U.S. \$ 71,100.00). 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 October 20, 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 7 to protect the security of this
Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the
Note; and (d) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to the
paragraph below ("Future Advances"). FUTURE ADVANCES. Upon request to Borrower, Lender, at Lender's option prior
to full reconveyance of the property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances,
with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are
secured hereby. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the
following described property located in Klamath County, Oregon:

Lot 1 in Block 1 of TRACT 1103, EAST HILLS ESTATES, according to the official
plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Tax Acct. #3909 001AB 00800

Key #504500

"UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY
US AFTER THE EFFECTIVE DATE OF THIS ACT CONCERNING LOANS AND OTHER
CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES
OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS
CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE."

which has the address of 1839 Kimberly Drive Klamath Falls
[Street] [City]
Oregon 97603 ("Property Address");
[Zip Code]

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.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with
limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Grantor makes this conveyance and release without any warranties express or implied. This conveyance and release is intended to transfer all of the Bankruptcy Estate's interest, if any, in the subject property described herein, to the Grantees, in its existing condition, AS IS, without any warranties express or implied. Grantees' recording of this Deed indicates Grantees' acceptance of this conveyance and release upon that basis.

Grantor covenants that this Deed is to be absolute in effect as pertains to the Bankruptcy Estate and conveys whatever right, title and interest the Bankruptcy Estate may have in the described property. This conveyance and release is not intended to operate as a mortgage, trust deed or security of any kind.

WARNING: THE PROPERTY DESCRIBED IN THIS INSTRUMENT MAY NOT BE WITHIN A FIRE PROTECTION DISTRICT PROTECTING STRUCTURES. THE PROPERTY IS SUBJECT TO LAND USE LAWS AND REGULATIONS, WHICH, IN FARM OR FOREST ZONES, MAY NOT AUTHORIZE CONSTRUCTION OR SITING OF A RESIDENCE. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES AND EXISTENCE OF FIRE PROTECTION FOR STRUCTURES (O.R.S. 93.040).

IN WITNESS WHEREOF, Grantor has executed this Deed this 17th day of October, 1991.

MICHAEL A. GRASSMUECK, INC., Trustee

By: *Michael A. Grassmueck*
Michael A. Grassmueck
President

STATE OF OREGON)
) ss.
County of Jackson)

This instrument was acknowledged before me on the 17th day of October, 1991 by Michael A. Grassmueck, as President of Michael A. Grassmueck, Inc., Trustee for the Bankruptcy Estate of W. ALAN BOWKER AND LENIS M. BOWKER.



Gretchen K. Fraser
Notary Public for Oregon
My Commission Expires 3-3-95

TRUSTEE'S DEED - 2

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 25th day
of Oct. A.D., 19 91 at 2:00 o'clock P.M., and duly recorded in Vol. M91
of Deeds on Page 22312.

Evelyn Biehn • County Clerk

By *Danline Muelendore*

FEE \$33.00