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WHEN RECORDED MAIL TO: PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK 155-108TH AVE. NE. STE. 400 BELLEVUE, WA 98004

MTC 25798 - [Space Above This Line For Recording Data]

018113 Loan No.

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on OCTOBER 21, 1991

. The grantor is

GEORGE W. HOWE, JR. AND SUSAN K. HOWE, HUSEAND AND WIFE

("Borrower"). The trustee is LINDSAY, HART, NEIL & WEIGLER

_("Trustee"). The beneficiary is PACIFIC FIRST BANK, A FEDERAL SAVINGS BANK

, and whose

which is organized and existing under the laws of THE UNITED STATES address is C.S. 2970 TACOMA, WA 98401

("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 105,000.00

ONE HUNDRED FIVE THOUSAND AND NO /100 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 NOVEMBER 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 of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 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 power of sale, the following described property located in

LOT 7, BLOCK 4, WAGON TRAIL ACREAGES NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

which has the address of 83 CONESTOGA ROAD

[Street, City].

97739 Onegon

("Property Address");

[Zip Code]

Form 3038 9/90

-6R(OR) (9101)

OREGON-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

VMP MORTGAGE FORMS - (313)293-6100 - (800)521-7291