

36650

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RECORDATION REQUESTED BY:

JACKSON COUNTY FEDERAL BANK, F.S.B.
1225 Crater Lake Avenue
Medford, OR 97504

WHEN RECORDED MAIL TO:

JACKSON COUNTY FEDERAL BANK, F.S.B.
1225 Crater Lake Avenue
Medford, OR 97504

ATE 01037375

[Space Above This Line For Recording Date]

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on 10/24/91. The grantor is BETTY CAMERON ("Borrower"). The trustee is ASPEN TITLE AND ESCROW COMPANY ("Trustee"). The beneficiary is JACKSON COUNTY FEDERAL BANK, F.S.B., which is organized and existing under the laws of the United States of America, and whose address is 1225 Crater Lake Avenue Medford, OR 97504 ("Lender"). Borrower owes Lender the principal sum of Thirty Five Thousand Six Hundred & 00/100 Dollars (U.S. \$35,600.00). 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 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 Klamath County, Oregon:

Section 36, Township 39 South, Range 7 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning at a point 238.7 feet North of a point 100 feet West of the corner to Townships 39 and 40 South, Ranges 7 and 8 East of the Willamette Meridian; thence North 208.7 feet; thence West 208.7 feet; thence South 208.7 feet; thence East 208.7 feet to the place of beginning.

CODE 21 MAP 3907-36DO TL 4300

which has the address of 10890 MCCORMICK ROAD, KLAMATH FALLS, Oregon 97601 ("Property Address");

TOGETHER WITH all the improvements now or hereafter created on the property, and all easements, appurtenances, and 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 seized 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on

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

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ENCLOSURE DEED OF TRUST

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