

36852

Loan #0100442948  
MTC #26468

Vol. 991 Page 22959

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 30  
1991. The grantor is David W. Menke and Valeria Menke, 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 Fifty Thousand and no/100  
Dollars (U.S. \$50,000.00). 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 15, 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 7 of SECOND ADDITION TO WINEMA GARDENS, according to the official  
plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Tax Acct. #3909 001BA 09200  
Key #506438

"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 6486 Bryant Ave. 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.

## ALL-PURPOSE ACKNOWLEDGMENT

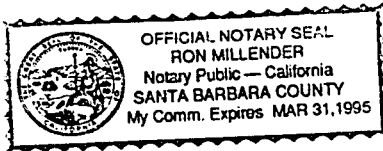
State of California  
 County of Santa Barbara

On Oct. 31, 1991 before me, Ron Millender  
DATE NAME, TITLE OF OFFICER - E.G., "JANE DOE, NOTARY PUBLIC"

personally appeared Cleveland Clayton & Deborah Clayton  
NAME(S) OF SIGNER(S)

☐ personally known to me - OR - ☒ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.



*R. Millender*  
 SIGNATURE OF NOTARY

## CAPACITY CLAIMED BY SIGNER

- ☒ INDIVIDUAL(S)  
☐ CORPORATE \_\_\_\_\_  
OFFICER(S) TITLE(S)  
☐ PARTNER(S)  
☐ ATTORNEY-IN-FACT  
☐ TRUSTEE(S)  
☐ SUBSCRIBING WITNESS  
☐ GUARDIAN/CONSERVATOR  
☐ OTHER: \_\_\_\_\_

SIGNER IS REPRESENTING:  
NAME OF PERSON(S) OR ENTITY(IES)

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to unauthorized document.

THIS CERTIFICATE  
 MUST BE ATTACHED  
 TO THE DOCUMENT  
 DESCRIBED AT RIGHT:

Title or Type of Document \_\_\_\_\_  
 Number of Pages \_\_\_\_\_ Date of Document \_\_\_\_\_  
 Signer(s) Other Than Named Above \_\_\_\_\_

© 1991 NATIONAL NOTARY ASSOCIATION • 8236 Remmet Ave. • P.O. Box 7184 • Canoga Park, CA 91304-7184

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 1st day  
 of Nov. A.D., 19 91 at 2:44 o'clock P M., and duly recorded in Vol. M91  
 of Deeds on Page 22957  
 Evelyn Biehn County Clerk  
 By Ron Millender

FEE \$33.00

