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Loan #0100442948 MTC #26468

Vol.mal-Page

AFTER RECORDING PLEASE RETURN TO: Klamath First Federal and and an output when the set of 2943 S. 6th St. Klamath Falls, Oregon 97603 : ...

[Space Above This Line For Recording Data]

DEED OF TRUST

October 30
THE DEED OF TRUST ("Security Instrument") is made of the Husband and Wife
THIS DEED OF TRUST ("Security Instrument") is made on <u>October 30</u> 19.91 The grantor is <u>David W. Menke and Valeria Menke</u> , <u>Husband and Wife</u> ("Borrower"). The trustee is <u>William L. Sisemore</u> ("Trustee"). The beneficiary is
19.91 The grantor is
("Trustee"). The benchclary is
19.91 The grantor is
KLAMATH FIRST FEDERAL SAVINGS AMERICA under the laws of The United States of America under the laws of The United States of America 2943 S. 6th St., Klamath Falls, Oregon 97603 2943 S. 6th St., Klamath Falls, Oregon 97603 Borrower owes Lender the principal sum of Fifty Thousand and no/100 Borrower owes Lender the principal sum of States of State
under the laws of The United State Solls Oregon 97603
2943 S. 6th St., Klamath Fairs, or good and no/100
t us don the principal sum of Fifty Thousand and the state of the stidenced by Borrower's note
Borrower owes Lender the principal set Dollars (U.S. \$50,000.00). This deot is evidentiate the full debt, if not
2943 S. oth St., Attended to the principal sum of
Borrower owes Lender the principal still of Dollars (U.S. <u>\$.50,000.00</u>). This debt is evidenced by born and bollars (U.S. <u>\$.50,000.00</u>). This debt is evidenced by born and bollars (U.S. <u>\$.50,000.00</u>). This debt is evidenced by the full debt, if not dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not 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 onNovember 15,2021.
dated the same date as this Security Instantant 152021. paid earlier, due and payable onNovember152021. secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and secures to Lender: (a) the repayment of all other sums, with interest, advanced under paragraph 7 to protect the security of this
paid earlier, due and payable of interest, and an relevant of the debt evidenced by the Note, with interest, and an relevant, or security of this secures to Lender: (a) the repayment of all other sums, with interest, advanced under paragraph 7 to protect the security of this modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security Instrument and the
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secures to Lender: (a) the repayment of all other sums, with interest, advanced under paragraph 7 to protect the been and the modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the been and the security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument to the security Instrument of any future advances, with interest thereon, made to Borrower by Lender pursuant to the
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Note; and (d) the repayment of any future Advances. Upon request to Borrower, Lender, at Lender, at Lender, and Le
to full reconveyance of the property by this Deed of Trust when evidenced by promissory notes with power of sale, the
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to full reconveyance of the property by fusice to beed of Trust when evidenced by promissory notes stating that sale notes with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that sale notes the secured hereby. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the secured hereby. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust. County, Oregon: following described property located in
following described property rotated that a superior coupling to the official
TARTITUL CAPDENS ACCORDING to the offer

Lot 1 in Block 7 of SECOND ADDITION TO WINEMA GAR plat thereof on file in the office of the County Clerk of Klamath County, Oregon. en genere han provident for a starte

Tax Acct. #3909 001BA 09200 Key #506438

ALC: NO

and 1

"UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY UNDER OREGON LAW, MOSI AGREETENTS, FROMISES AND CONTINUENTS HADE DI 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."

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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 appartenances, rens, royantes, inneral, on and gas rights and profits, water rights and stock and an instates 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.

PURPOSE ACKNOWLEDGAMNY ate ofCalifornia	
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I personally known to me - OR - ☑ proved to me on the berson(s) whose name(s) is/are to be the person(s) whose name(s) is/are to be the within instrument and as knowledged to me that he/she/their authorized capacity(ies), and that by his/her/their authorized capacity(ies) or the entity upon behalf of which the person(s) acted, executed the instrument. Witness my hand and official seal.	
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Subscribed to the Within History executed the same in his/her/their authorized capacity(ies), and that by/she/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. <u>SIGNER IS REPRESENTING</u> <u>SIGNER IS REPRESENTING</u> SIGNER IS REPRESENTING <u>SIGNER IS REPRESENTING</u> <u>SIGNER IS REPRESENTING</u> SIGNER IS REPRESENTING <u>SIGNER IS REPRESENTING</u>	
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