

EN 1856568  
RETURN TO: **21120**  
U.S. BANCORP MORTGAGE COMPANY  
P.O. BOX 1107 **37065**  
131 E. MAIN ST.  
MEDFORD, OREGON 97501  
Att: V. Stahnke

Vol. m90 Page 20211  
Vol. m91 Page 23355

NOTE 24092

**NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE VETERANS ADMINISTRATION OR ITS AUTHORIZED AGENT.**

### DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on OCTOBER 01  
19.90.. The grantor is DAVID M. COCKRELL AND KATHLEEN COCKRELL  
..... ("Borrower"). The trustee is U.S. BANK OF WASHINGTON, NATIONAL ASSOCIATION  
..... ("Trustee"). The beneficiary is U.S. BANCORP MORTGAGE COMPANY  
....., which is organized and existing  
under the laws of STATE OF OREGON....., and whose address is 555 S.W. OAK STREET, PORTLAND, OREGON 97204  
..... ("Lender").  
Borrower owes Lender the principal sum of FORTY SIX THOUSAND FOUR HUNDRED SEVENTY THREE  
AND NO/100..... Dollars (U.S. \$ 46,473.00.....). 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 01, 2020.....  
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; 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:

LEGAL DESCRIPTION ATTACHED HERETO AND BY THIS REFERENCE INCORPORATED.

TAX ACCOUNT # 3909 010DA 04200

rerecorded to add notary expiration and correct the "Lender" on the VA Guaranteed  
Loan Rider previously recorded in Vol M90 Page 20211.

which has the address of 4040 SUMMERS LANE..... 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.

\*MODIFIED FOR VA LOANS\*

OREGON—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

23354

MTC NO: 26555-KR

EXHIBIT "A"  
LEGAL DESCRIPTION

Lot 1 and Lot 1A of TOWNSEND TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. EXCEPTING THEREFROM:

A tract of land being the Southwesterly portion of Lot 1, TOWNSEND TRACTS, a duly recorded subdivision, EXCEPTING the Westerly 10 feet, adjacent to and parallel with Crest Street, said tract of land being more particularly described as follows:

Beginning at the Southeasterly corner of said Lot 1, said corner being on the Northerly right of way line of Boardman Avenue; thence North 00 degrees 24' 26" West 346.50 feet; thence North 89 degrees 19' 00" West 275.11 feet; thence South 00 degrees 15' 00" East parallel with said Crest Street, 346.48 feet to the Northerly right of way line of said Boardman Avenue; thence South 89 degrees 19' 00" East 276.06 feet to the point of beginning, with bearings based on Survey No. 3009, as recorded in the office of the Klamath County Surveyor.

ALSO EXCEPTING THEREFROM:

A strip of land being the Westerly 10 feet of Lot 1, TOWNSEND TRACTS, a duly recorded plat in Klamath County, Oregon, said 10 foot strip being parallel to, measured at right angles from the Westerly line of said Lot 1.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 7th day  
of Nov. A.D., 19 91 at 9:28 o'clock A M., and duly recorded in Vol. M91,  
of Deeds on Page 23352.

Evelyn Biehn • County Clerk

By Pauline M. Muelendore

FEE \$15.00

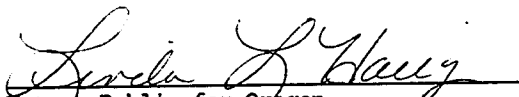
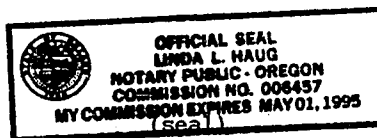
15550

23353

State of Oregon

County of KlamathAugust 7, 1991  
partner, on behalf ofPersonally appeared the above named Robert Mick, /Z Construction CO., a partnership  
and acknowledged the foregoing instrument to be his voluntary act and  
deed.


WITNESS My hand and official seal.

  
Notary Public for Oregon  
My Commission expires: 5-1-95

State of Oregon

County of KlamathAugust 2, 1991Personally appeared the above named MELVIN L. STEWART partner, on behalf of  
and acknowledged the foregoing instrument to be her voluntary act and  
deed.

WITNESS My hand and official seal.


  
Notary Public for Oregon  
My Commission expires: 11/16/91

(seal)

State of Oregon

County of KlamathAugust 5, 1991Personally appeared the above named Dave Terhune/ Z Construction Co, a partnership.  
and acknowledged the foregoing instrument to be his voluntary act and  
deed.

WITNESS My hand and official seal.

  
Notary Public for Oregon  
My Commission expires: 6/8/92

(seal)

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Mountain Title Co. the 8th day  
of Aug. A.D., 1991 at 11:52 o'clock  
of Deeds on Page 15549Evelyn Biehn County Clerk  
By Randee Munnit

FEE \$33.00

INDEXED

D. I.