

37358

State of Oregon

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ASPEN 02037748
DEED OF TRUST

69091064

FHA Case No.

431-2616649-748

THIS DEED OF TRUST ("Security Instrument") is made on November 13, 1991

The Grantor is

Michael S. Barnett and Sherry D. Barnett, husband and wife

("Borrower"). The trustee is Aspen Title and Escrow Company

("Trustee"). The beneficiary is Jackson County Federal Bank, a Federal Savings Bank

, and whose

which is organized and existing under the laws of the State of Oregon
address is 1225 Crater Lake Avenue, Medford, OR 97504

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

Forty Five Thousand Nine Hundred Thirty One and No/100-- Dollars (U.S. \$ 45,931.00).

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 December 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; (b) the payment of all other sums, with interest, advanced under paragraph 6 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:

Lot 20, KENNICOTT COUNTRY ESTATES, in the County of Klamath, State of Oregon
Code 41 Map 390912BC Account R779722 TL 6700

which has the address of
Oregon 97603

5873 Estate Drive

[Zip Code] ("Property Address");

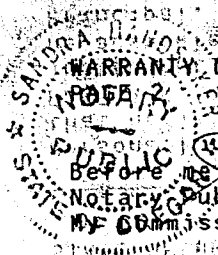
Klamath Falls

[Street, City].

FHA Oregon Deed of Trust - 2/91

VMP 4R(OR) (9103)

23811



WARRANTY DEED
 Before me, Sandra Handsher
 Notary Public for Oregon
 My Commission Expires: 7/23/93

IN WITNESS WHEREOF, I have hereunto set my hand and the seal of my office at Medford, Oregon this 14th day of Nov. A.D. 19 91 at 10:45 o'clock A.M., and duly recorded in Vol. M91 of Deeds on Page 23810.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 14th day of Nov. A.D. 19 91 at 10:45 o'clock A.M., and duly recorded in Vol. M91 of Deeds on Page 23810.
 Evelyn Biehn, County Clerk
 By Pauline Muelendore

FEE \$33.00

THIS DEED OF WARRANTY DEED
 IN WITNESS WHEREOF, the grantor has executed this deed
 and delivered the same to the county clerk for recording
 in the office of the county clerk for the county of Klamath,
 Oregon, this 14th day of November, 1991, at 10:45 o'clock
 A.M., and the same has been duly recorded in Vol. M91
 of Deeds on Page 23810, and the grantor hereby certifies
 that the foregoing is a true and correct copy of the original
 of record, as the same appears from the record.

WARRANTY DEED
 WHEREAS, the State of Oregon, having been admitted to statehood
 between the years 1859 and 1860, and the people of the State
 have since that time been enjoying the benefits of the
 laws of the State, and the people of the State have since
 that time been enjoying the benefits of the laws of the State,
 and the people of the State have since that time been enjoying
 the benefits of the laws of the State, and the people of the State
 have since that time been enjoying the benefits of the laws of the State,

CODE OF 1991, CHAPTER 100, SECTION 100.010
 STATE OF OREGON
 FOR SO, KENNEDY, COUNTY CLERK, IN THE COUNTY OF Klamath,
 Oregon, do hereby certify that the foregoing is a true and correct
 copy of the original of record, as the same appears from the record,
 and the grantor hereby certifies that the foregoing is a true and correct
 copy of the original of record, as the same appears from the record,
 and the grantor hereby certifies that the foregoing is a true and correct
 copy of the original of record, as the same appears from the record,

STATE OF OREGON
 DIVISION OF THE NOTARIAL RECORDS
 OFFICE OF THE CLERK OF THE COUNTY OF Klamath,
 Oregon

KENNEDY, CLERK OF 33003
 3313 33112
 KENNEDY, CLERK OF 33003
 3313 33112
 KENNEDY, CLERK OF 33003
 3313 33112

WARRANTY DEED
 33323

WARRANTY DEED
 33323

33810