

**WITNESSETH:**

See Attached Exhibit "A"

THIS TRUST DEED IS BEING RECORDED JUNIOR AND SUBORDINATE TO A TRUST DEED IN FAVOR OF SOUTH VALLEY STATE BANK, DATED APRIL 15, 1992, AND RECORDED IN BOOK M-92, PAGE 8695, KLAMATH COUNTY MORTGAGE RECORDS.

NOTE: The Trust Deed Act provides that the trustee hereunder must be either an attorney, who is an active member of the Oregon State Bar, a bank, trust company or savings and loan association authorized to do business under the laws of Oregon or the United States, a title insurance company authorized to insure title to real property of this state, its subsidiaries, affiliates, agents or branches, the United States or any agency thereof, or an escrow agent licensed under ORS 696.505 to 696.555.

The grantor covenants and agrees to and with the beneficiary and those claiming under him, that he is lawfully seized in fee simple of said described real property and has a valid, unencumbered title thereto except as set forth on Page One hereof.....

and that he will warrant and forever defend the same against all persons whomsoever.

The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:  
(a)\* primarily for grantor's personal, family or household purposes (see Important Notice below),  
(b) for an organization, or (even if grantor is a natural person) are for business or commercial purposes.

This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein. In construing this deed and whenever the context so requires, the masculine gender includes the feminine and the neuter, and the singular number includes the plural.

IN WITNESS WHEREOF, said grantor has hereunto set his hand the day and year first above written.

\* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a creditor as such word is defined in the Truth-in-Lending Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice.

Prakash J. Patel  
Prakash J. Patel  
Sharmistha P. Patel by Prakash J. Patel  
Sharmistha P. Patel  
Parash J. Patel  
Parash J. Patel  
Bina P. Patel by Prakash J. Patel  
Bina P. Patel  
Pragna Jay Patel by Prakash J. Patel  
Pragna J. Patel  
Uloopi J. Patel by Prakash J. Patel  
Uloopi J. Patel

#### REQUEST FOR FULL RECONVEYANCE

To be used only when obligations have been paid.

TO: \_\_\_\_\_, Trustee

The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by said trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of said trust deed or pursuant to statute, to cancel all evidences of indebtedness secured by said trust deed (which are delivered to you herewith together with said trust deed) and to reconvey, without warranty, to the parties designated by the terms of said trust deed the estate now held by you under the same. Mail reconveyance and documents to \_\_\_\_\_

DATED: \_\_\_\_\_, 19\_\_\_\_.

Beneficiary

Do not lose or destroy this Trust Deed OR THE NOTE which it secures. Both must be delivered to the trustee for cancellation before reconveyance will be made.

## TRUST DEED

(FORM No. 881)

STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

Grantor

Beneficiary

AFTER RECORDING RETURN TO

Aspen Title & Escrow, Inc.  
Collection Dept.

SPACE RESERVED  
FOR  
RECORDER'S USE

STATE OF OREGON,

County of \_\_\_\_\_ } ss.

I certify that the within instrument was received for record on the \_\_\_\_\_ day of \_\_\_\_\_, 19\_\_\_\_, at \_\_\_\_\_ o'clock \_\_\_\_\_ M., and recorded in book/reel/volume No. \_\_\_\_\_ on page \_\_\_\_\_ or as fee/file/instrument/microfilm/reception No. \_\_\_\_\_, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

NAME

TITLE

By \_\_\_\_\_ Deputy

## EXHIBIT "A"

Lots 1, 2 and 3 and the Easterly 58.5 feet of Lot 4, Block 21, ORIGINAL TOWN OF LINKVILLE, NOW CITY OF KLAMATH FALLS, OREGON, in the County of Klamath, State of Oregon.

ALSO Lot 1 and the Easterly 24 feet of Lot 2, Block 22; ALSO that part of Closed Center Street lying between Lot 1 of Block 22 and Lot 4 of Block 21, being the Southerly one-half of Closed Center Street; ALSO the Westerly 8 feet of Lot 4, Block 21; all being part of Original Town of Linkville, now City of Klamath Falls, Oregon, in the County of Klamath, State of Oregon.

CODE 1 MAP 3809-32BD TL 6800  
CODE 1 MAP 3809-32BD TL 6900

STATE OF OREGON, County of Klamath)ss. On April 16, 1992, personally appeared Prakash J. Patel and Paresh J. Patel, who acknowledged the foregoing to be their voluntary act and deed.

*W. Darlene S. Addington*  
Notary Public for Oregon  
My Commission Expires: March 22, 1993.

STATE OF OREGON, County of Klamath)ss. On April 16, 1992, personally appeared Prakash J. Patel, who did say that he is the attorney in fact for Sharmistha P. Patel and Pragna Jay Patel (also known as Pragna J. Patel) and Uloopi J. Patel, and that he executed the foregoing instrument by authority of and in behalf of said principals; and he acknowledged said instrument to be the act and deed of said principals.

*W. Darlene S. Addington*  
Notary Public for Oregon  
My Commission Expires: March 22, 1993

STATE OF OREGON, County of Klamath)ss. On April 16, 1992, personally appeared Paresh J. Patel, who did say that he is the attorney in fact of Bina P. Patel and that he executed the foregoing instrument by authority of and in behalf of said principal; and he acknowledged said instrument to be the act and deed of said principal.

*W. Darlene S. Addington*  
Notary Public for Oregon  
My Commission Expires: March 22, 1993

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title Co. the 16th day  
of April A.D., 19 92 at 3:12 o'clock P.M., and duly recorded in Vol. M92,  
of Mortgages on Page 8098.

FEE \$20.00

Evelyn Biehn, County Clerk

By *Pauline M. Mendenhall*