SOB30 Date:September_18, 1992 Michael B Beeson Address: 3318 Patterson St Grantor(s): Terry Dee Beeson Address: 3318 Patterson St Michael B Beeson Address: 3318 Patterson St Michael B Beeson Address: 3318 Patterson St Michael B Beeson Address: 3318 Patterson St United States National Klamath Fails OR 97603 Beneficiary((Lender)): Bank of Oregon Address: De Basson U.S. Bank of Washington, Medford OR 97501 Trustee: National Association Address: PO Box 3347. Portland Or 97208 Portland Or 97208 1. GRANT OF DEED OF TRUST. By signing below as Grantor, I irrevocably grant, bargain, sell and convey to Trustee, in trust, with power of sale, the oregan 1. Idlowing property, Tax Account Number R=560324 . located in Klamath	THE A LAND AND THE PARTY A PACE	DEED OF TRUS
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U.S. Bank of Weshington,		Klamath Falls OR 97603
U.S. Bank of Washington, National Association (National Association) Address:PO_Rox.3347. Portland Or 97208 	eneficiary/("Lender"): Bank of Oregon	Address: 131 East Main Street
Institute: National Association Addres:Portland Or 97208 CRANT OF DEED OF TRUST. By signing below as Granter, I Irrevocably grant, bargain, sell and convey to Trustee, in trust, with power of sale, it diversity as Account Number	U.S. Bank of Washington.	Medford OR 97501
CRANT OF DEED OF TRUST. By signing below as Grantor, I irrevocably grant, bargeln, sell and convey to Trustee, in trust, with power of sale, it disking property. Tax Account Number <u>R=56.0324</u> , jocated in <u>Klamath</u> County, State of Orego more particularly discribed as follows: THE SOUTHERLY 15 FEET OF LOT 17 AND THE NORTHERLY 80 FEET OF LOT 19, VALLEY VIEW, IN THE COUNTY OF KLAMATH, STATE OF OREGON. A sedescribed on Exhibit A, which is attached hereto and by this reference incorporated harein, and all buildings and other improvements and fixture uses after located on the Property (all referred to in this Deed of Trust as "the Property"). Take hereby assign to Londer any existing and future lease in the reference incorporated harein, and all buildings and other improvements and fixture uses after located on the Property as additional socurity for the debt described below. Lagree that I will be legally bound by all the torms stated in this Deed of Trust as the argent that in will be legally bound by all the torms stated in this Deed for trust ascures the following: a the payment of the principal, interest, credit report foes, late charges, attorneys' foes (including any on appeal or review), collectit costs and any and all other amounts, owing under a note with an original principal amount of S		- Address: PO_ Box_ 3347
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ASPEN 3892	DEED OF TRUS
50890	Date: September 18, 1992
en Versen v erste en	Date:
Michael B Beeson	
antor(s): Terry Dee Beeson	Address: 3318 Patterson St
Michael B Beeson	Klamath Feils OR 97603
xrower(s):	Address: 3318 Patterson St
AI U WOI (3).	Klamath Falls OR 97603
United States National	121 East Main Street
eneficiary/("Lender"); Bank of Oregon	- AUU 855
U.S. Bank of Washington,	Medford QR 97501
rustee: National Association	Address: PO Box 3347
an a	Portland Or 97208
billowing property, Tax Account Number <u>R-560324</u> nore particularly described as follows: THE SOUTHERLY 15 FEET OF LOT 17 AND THE NO	
VALLEY VIEW, IN THE COUNTY OF KLAMATH, STA	ALE OF OREGUN.
nan an	ce incorporated herein, and all buildings and other improvements and fixtu
f Trust. DEBT SECURED . This Deed of Trust secures the following:	
a. The payment of the principal, interest, credit report fees, la	ate charges, attorneys' fees (including any on appeal or review), collect
costs and any and all other amounts, owing under a note w	ate charges, attorneys' fees (including any on appeal or review), collec with an original principal amount of \$, d
costs and any and all other amounts, owing under a note v	with an original principal amount of \$, da
costs and any and all other amounts, owing under a note v , signed by and payable to Lender, on which the last payment is due	with an original principal amount of \$, da ("Borrow, as well as the following obligations, if
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costs and any and all other amounts, owing under a note v	with an original principal amount of \$

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3. INSURANCE, LIENS, AND UPKEEP.

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3.1 I will keep the Property insured by companies acceptable to you with fire and theft insurance, flood insurance if the Property is located in any area which is, or hereafter will be designated as a special flood hazard area, and extended coverage insurance, if any, as follows: AMCO INSURANCE CO

The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the Property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the Property, except the following "Permitted Lien(s)":

TD DTD MAY 1977 W/PACIFIC

1ST FOR \$29,500.00

3.2 I will pay taxes and any debts that might become a lien on the Property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted Liens just described.

3.3 I will also keep the Property in good condition and repair and will prevent the removal of any of the improvements.

3.4 If I do not do any of these things, you may do them and add the cost to the Note or Credit Agreement as applicable. I will pay the cost of your doing these whenever you ask, with interest at the fixed or floating rate charged under the Note or Credit Agreement, whichever is higher. Even if you do these things, my failure to do them will be a default under Section 6, and you may still use other rights you have for the default.

4. DUE ON SALE. I agree that you may, at your option, declare due and payable all sums secured by this Deed of Trust if all or any part of the Property, or an interest in the Property, is sold or transferred. If you exercise the option to accelerate, I know that you may use any default remedies permitted under this Deed of Trust and applicable law. I know that you may exercise your rights under this due on sale provision each time all or any part of the Property, or an interest in the Property, is sold or transferred, whether or not you exercised your rights on any previous sales or transfers.

5. PROTECTING YOUR INTEREST. I will do anything that may now or later be necessary to perfect and preserve this Deed of Trust and I will pay all recording fees and other fees and costs involved.

6. DEFAULT. It will be a default:

6.1 If you do not receive any payment on the debt secured by this Deed of Trust when it is due;

6.2 If I commit fraud or make any material misrepresentation in connection with my loan application, the Note or Credit Agreement, this Deed of Trust, or any aspect of my line of credit. For example, it will be a default if I give you a false financial statement, or if I do not tell you the truth about my financial situation, about the Property that is subject to this Deed of Trust, or about my use of the money I obtained from you through the Note or line of credit;

6.3 If any action or inaction by me adversely affects your security for the Note or Credit Agreement, including, but not limited to, the following:

a. If all or any part of the Property, or an interest in the Property, is sold or transferred;

b. If I fail to maintain required insurance on the Property;

c. If I commit waste on the Property or otherwise destructively use or fail to maintain the Property;

d. If I die: e. If I fail to pay taxes or any debts that might become a lien on the Property:

f. If I do not keep the Property free of deeds of trust, mortgages and liens, other than this Deed of Trust and other Permitted Liens I have already told you about;

g. If I become insolvent or bankrupt;

h. If any person forecloses or declares a forfeiture on the Property under any land sale contract, or forecloses any Permitted Lien or other lien on the Property; or

i. If I fail to keep any agreement or breach the warranties, representations or covenants I am making to you in this Deed of Trust about hazardous substances on the Property.

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7. YOUR RIGHTS AFTER DEFAULT. After a default, you will have the following rights and may use any one, or any combination of them, at any time.

7.1 You may declare the entire secured debt immediately due and payable all at once without notice.

7.2 Subject to any limitations imposed by applicable law, either before or after a sale of the Property under a judicial foreclosure, or before a sale of the Property by advertisement and sale, you may sue for and recover from Borrower all amounts remaining under the Credit Agreement, under the Note, and under this Deed of Trust.

7.3 You may foreclose this Deed of Trust under applicable law either judicially by suit in equity or nonjudicially by advertisement and sale.

7.4 You may have any rents from the Property collected and pay the amount received, over and above costs of collection and other lawful expenses, on the debt secured by this Deed of Trust.

7.5 I will be liable for all reasonable collection costs you incur, to the full extent allowed by law. If you foreclose this Deed of Trust either judicially by suit in equity or nonjudicially by advertisement and sale, I will also be liable for your reasonable attorney fees including any on appeal or review.

7.6 You may use any other rights you have under the law, this Deed of Trust, or other agreements, including but not limited to any Note or Credit Agreement.

8. HAZARDOUS SUBSTANCES.

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8.1 Except as previously disclosed to you in writing, I represent and warrant to you that no hazardous substance is stored, located, used or produced on the Property, and that to the best of my knowledge, after due and diligent inquiry, no hazardous substance is stored, located, used or produced on any adjacent Property, nor has any hazardous substance been stored, located, used, produced, or released on the Property or any adjacent property prior to my ownership, possession or control of the Property.

8.2 I will not cause or permit any activity on the Property that directly or indirectly could result in the release of any hazardous substance onto or under the Property or any other property. I agree to provide written notice to you immediately when I become aware that the Property or any adjacent property is being or has been subjected to a release of any hazardous substance.

8.3 You and your representatives may enter the Property at any time for the purpose of conducting an environmental audit, committing only such injury to the Property as may be necessary to conduct the audit. You shall not be required to remedy any such injury or compensate me therefor. I shall cooperate in all respects in the performance of the audit. I shall pay the costs of the audit if either a default exists under this Deed of Trust at the time you arrange to have the audit performed or if the audit reveals a default pertaining to hazardous substances. If I refuse to permit you or your representatives to conduct an environmental audit on the Property, you may specifically enforce performance of this provision.

8.4 I will indemnify and hold you harmless from and against any and all claims, demands, liabilities, lawsuits and other proceedings, damages, losses, liens, penalties, fines, clean-up and other costs, expenses, and attorney fees (including any on appeal or review) arising directly or indirectly from or out of, or in any way connected with (i) the breach of any representation, warranty, covenant, or agreement concerning hazardous substances contained in this Deed of Trust or in any other document executed by me in connection with the debt secured by this Deed of Trust; (ii) any release onto or under the Property or other property of any hazardous substance that occurs as a direct or indirect result of acts or omissions by me or my agents or independent contractors; and (iii) any release onto or under the Property of any hazardous substance that occurs during my ownership, possession, or control of the Property.

8.5 If you shall at any time, through the exercise of any of your remedies under this Deed of Trust, or by taking a deed in lieu of foreclosure, hold title to or own the Property in your own right, you may, at your option, convey the Property to me. I covenant and agree that I shall accept delivery of any instrument of conveyance and resume ownership of the Property in the event you exercise your option hereunder to convey the Property to me. You, at your sole discretion, shall have the right to record any instrument conveying the Property to me and such recordation shall be deemed acceptance by me of the instrument and the conveyance.

