

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

HOUSE + LAND ON LOT 40, ELMWOOD PARK, KLAMATH
COUNTY, OREGON

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.

STATE OF OREGON,

County of Klamath

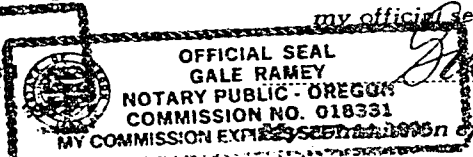
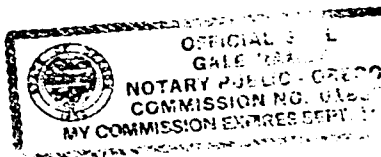
ss.

FORM No. 23—ACKNOWLEDGMENT.
Stevens-Ness Law Publishing Co. NL
Portland, OR 97204 © 1992

BE IT REMEMBERED, That on this 15th day of October, 19 93
before me, the undersigned, a Notary Public in and for the State of Oregon, personally appeared the within
named Charles D. Whittemore
David a

known to me to be the identical individual described in and who executed the within instrument and
acknowledged to me that he executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year last above written.



Notary Public for Oregon
9-17-96

FORM NO. 23 — ACKNOWLEDGMENT
STEVENS-NESS LAW PUB. CO., PORTLAND, ORE

STATE OF OREGON,

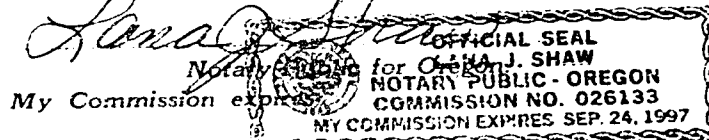
County of Klamath

ss.

BE IT REMEMBERED, That on this 15 day of October, 19 93
before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within
named Rebecca Whittemore

known to me to be the identical individual described in and who executed the within instrument and
acknowledged to me that she executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed
my official seal the day and year last above written.



STATE OF OREGON,
County of Klamath

ss.

SPACE F
FILE
RECORD

Filed for record at request of:

on this 18th day of Oct. A.D., 19 93
at 10:57 o'clock A.M. and duly recorded
in Vol. M93 of Mortgages Page 27170
Evelyn Biehn County Clerk
By [Signature] Deputy.

Fee \$15.00

Grantor

Beneficiary

AFTER RECORDING RETURN TO
Chas. Whittemore
P.O. Box 634
Klamath Falls, Or. 97601