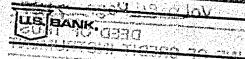
WA BANKSINI TICENT 103-08-94A10:54 RCVD

Volm 9시 Page _ 1212 DEED OF TRUST LINE OF CREDIT-INSTRUMENT

7. YOUNG 2462-AFFER DEFAULT, when a care of you will read the table of partial of them. It has taken any order of them.	Date:March_4_1994
Linda L Wickline and	tilly you of states as a supering a batter may strongly at many may be a
Grantories Richard J Wickline and shall shall be were govern	dipuncia visconi ed Trasses di cole conezza italiara et l'Address: con 730 N.Eldorado, St
en programme at a second with the second sec	the state of the state to be a second to be a second to the second to th
with a resting Richard J. Wickline and Berrower(s):	Klamath Falls OR 97601 Afterse: 730 N Eldorado St
but all the you may blan bot I never all to vice you precent out to ein-	, when the same and the same an
1440 pm kills probunited States National Toyoten	Klameth Fella OR 97601
Beneficiary/(Lender); Bank of Oregon el selections	Address: 501 SE Hawthorne Blvd Ste 301
ectivist sidentary there text to seed and states of your say for the states of U.S. Bank of Washington, indy dying the	Portland OR 97208
Trustee: National Association	Address: PO Rox 3347
ode second desired for interpretations must alread one dead seam lead one and second for another and the second second for the second second for the second	Portland Or 97208
As all to be all out of the name to discline for some to	
1. GRANT OF DEED OF TRUST. By signing below as Grantor, I irrevocably glollowing property, Tax Account Number. 3809-28CB-7500 , kg	rant, bargain, sell and convey to Trustee, in trust, with power of sale, the cated in K I ama this sale, the County, State of Oregon,
more particularly described as follows: 33 to you go not how you will come	buffer and the authorized for states and the county, state of Oregon,
LOT 3 IN BLOCK 27 OF HOT SPRINGS ADDITION TO	THE CITY OF KLAMATH FALLS
OREGON, ACCORDING TO THE OFFICIAL PLAT THER	EOF ON FILE IN THE OFFICE
E 6600 the set of the county of the county of KLAMATH COUNTY CLERK OF KLAMATH COUNTY COREGO	the second control of a second control of the second control of th
Sustained the content of the content	Proposition because the section of the second of the secon
or as described on Exhibit A, which is attached hereto and by this reference	a Deligion will upon the first district and a second of the second
now or later located on the Property (all referred to in this Deed of Trust as "I and rents from the Property as additional security for the debt described be	he Property"). I also hereby assign to Lender any existing and future leases low. I agree that I will be legally bound by all the terms stated in this Deed
of their to year that no has energy, whose takes as situated list also tend, then to their or their or their or their and their or their o	े को विश्व के किया के कार्य के पहुँचे के किए अरब सिर्फ एडका नहीं है के की विश्व की स्थाप है।
2 DEBT SECURED. This Deed of Trust secures the following:	A STATE OF THE STA
	New New Strategy Provided the United Strategy of the Control of the Strategy of the Control o
estrato becom on the arrolation presente portion to the contraction of	
La The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55.491.89
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994 , signed by Linda L Wickl and payable to Lender, on which the last payment is due March (collectively Note):	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated ine and Richard J Wickline (Borrower) 15, 1999
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b. is also checked.	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in early Richard J Wickline (Borrower') 15, 1999 As well as the following obligations, if any it in the state of
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b, is also checked.	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in ear d.Richard J. Wickline (Borrower') 15, 1999 as well as the following obligations, if any it in the state of
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b, is also checked.	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated inc. and Richard J Wickline (Borrower') 15, 1999 As well as the following obligations, if any it in a second representation of the paragraph 2a. is important to not apply to this Deed of Trust if this paragraph 2a. is important a green (Credit Agreement'), signed by
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b, is also checked. b. The payment of all amounts that are payable to Lender at any the dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one time.	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline ("Borrower") 15., 1999 as well as the following obligations, if any it in instrument of the paragraph 2a. is important to not apply to this Deed of Trust II this paragraph 2a. is important to credit Agreement, signed by ("Borrower"). The Credit Agreement is for a revolving line of credit under a greement) one or more loans from Lender on one or more occasions. The
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b, is also checked. Db. The payment of all amounts that are payable to Lender at any the dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one time.	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in early Richard J Wickline (Borrower) 15, 1999 as well as the following obligations, if any as well as the following obligations, if any it instrument do not apply to this Deed of Trust if this paragraph 2a. is immediate a great of Credit Agreement's, signed by (Borrower'). The Credit Agreement is for a revolving line of credit under to or more loans from Lender on one or more occasions. The ne pursuant to the Credit Agreement is \$
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994 , signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words "LINE OF CRED checked, unless paragraph 2b." is also checked. b. The payment of all amounts that are payable to Lender at any to dated , and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one time. The term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repaying the content of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repaying the content of the Credit Agreement consists of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repaying the content of the Credit Agreement consists of the credit	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline (Borrower) 15, 1999 as well as the following obligations, if any it in instrument for a more occasions. The credit Agreement's for a revolving line of credit under a green or one or more loans from Lender on one or more occasions. The me pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one ting the term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment owing to Lender:	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 , dated in e. and Richard J Wickline (Borrower') 15. 1999 (Borrower') (TINSTRUMENT do not apply to this Deed of Trust if this paragraph 2.a. is ime under a preto (Credit Agreement'), signed by (Borrower'). The Credit Agreement is for a revolving line of credit under type ement) one or more loans from Lender on one or more occasions. The me pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b, is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one tin the term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment only to Lender. This Deed of Trust secures the performance of the Credit Agreement, to the content of the Credit Agreement, to the content of the Credit Agreement.	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated ine and Richard J Wickline [Borrower] 15. 1999 [InstruMent do not apply to this Deed of Trust if this paragraph 2a. is ime under a greto (Credit Agreement), signed by [Borrower] The Credit Agreement is for a revolving line of credit under togreement) one or more loans from Lender on one or more occasions. The ne pursuant to the Credit Agreement is \$
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b. is also checked. b. The payment of all amounts that are payable to Lender at any todated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one time. The term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of which advances can be performance of the Credit Agreement, the payment of all interest, credit report fees, late charges.	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in eard Richard J Wickline (Borrower') 15, 1999 as well as the following obligations, if any it in a second representation of the credit agreement, signed by (Borrower') The Credit Agreement is for a revolving line of credit under agreement) one or more loans from Lender on one or more occasions. The me pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership fees, attorneys' fees (including any on appeal or review).
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b, is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one ting the term of the Credit Agreement consists of an initial period of ten youring which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of the Credit Agreement, the payment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender.	charges, atterneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated ine and Richard J Wickline [Borrower] 15. 1999 [InstruMent do not apply to this Deed of Trust if this paragraph 2a. is ime under a greto (Credit Agreement), signed by [Borrower] The Credit Agreement is for a revolving line of credit under togreement) one or more loans from Lender on one or more occasions. The ne pursuant to the Credit Agreement is \$
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively "Note"): and any extensions and renewals of any length. The words "LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any the dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of the Credit Agreement, the payment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender of any length.	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline (Borrower) 15, 1999 as well as the following obligations, if any ime under a greto (Credit Agreement'), signed by (Borrower'). The Credit Agreement is for a revolving line of credit under the pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership foes, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively "Note"): and any extensions and renewals of any length. The words "LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the maximum principal amount to be advanced and outstanding at any one time. The term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of the payment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender of any length. X c. This Deed of Trust also secures the payment of all other sums,	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline (Borrower') 15, 1999 As well as the following obligations, if any it in a under a great of Credit Agreement'), signed by (Borrower'). The Credit Agreement is for a revolving line of credit under a green, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit Agreement, and any extensions and renewals with Interest thereon, advanced under this Deed of Trust to protect the
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words "LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the maximum principal amount to be advanced and outstanding at any one time. The term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of the payment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender of any length. X c. This Deed of Trust also secures the payment of all other sums, security of this Deed of Trust also secures the payment of all other sums, security of this Deed of Trust, and the performance of any covenants and	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline (Borrower) 15, 1999 as well as the following obligations, if any ime under a greto (Credit Agreement), signed by (Borrower). The Credit Agreement is for a revolving line of credit under agreement) one or more loans from Lender on one or more occasions. The me pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership foes, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the lagreements under this Deed of Trust. This Deed of Trust also secures the lagreements under this Deed of Trust. This Deed of Trust also secures the
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively "Note"): and any extensions and renewals of any length. The words "LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the maximum principal amount to be advanced and outstanding at any one time. The term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of the payment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender of any length. X c. This Deed of Trust also secures the payment of all other sums,	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline (Borrower) 15, 1999 as well as the following obligations, if any ime under a greto (Credit Agreement), signed by (Borrower). The Credit Agreement is for a revolving line of credit under agreement) one or more loans from Lender on one or more occasions. The me pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership foes, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the lagreements under this Deed of Trust. This Deed of Trust also secures the lagreements under this Deed of Trust. This Deed of Trust also secures the
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994 , signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any to dated , and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one times the term of the Credit Agreement consists of an initial period of teny during which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of any length. This Deed of Trust secures the performance of the Credit Agreement, the payment of all other amounts that are payable to Lender of any length. C. This Deed of Trust also secures the payment of all other sums, security of this Deed of Trust, and the performance of any covenants and repayment of this Deed of Trust, and the performance of any covenants and repayment of this Deed of Trust, and the performance of the Note and the Credit Agreement of the Note and the Credit Agreement of the Note and the Credit Agreement and the Credit Agreement of the Note and the Credit Agreement and the Credit Agreement of the Note and the Credit Agreement of the Note and the Credit Agreement and the Credit Agreement of the Note and th	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated in earld Richard J Wickline (Borrower') 15, 1999 As well as the following obligations, if any ime under a green (Credit Agreement'), signed by (Borrower'). The Credit Agreement is for a revolving line of credit under the pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership foes, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the lagreements under this Deed of Trust. This Deed of Trust also secures the or under this Deed of Trust.
LA a. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994 , signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b is also checked. b. The payment of all amounts that are payable to Lender at any to dated , and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one tin the term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of which advances can be obtained by Borrower, followed by a repayment of any length. This Deed of Trust secures the performance of the Credit Agreement, the payment of all interest, credit report fees, late charges collection costs and any and all other amounts that are payable to Lender of any length. C. This Deed of Trust also secures the payment of all other sums, security of this Deed of Trust, and the performance of any covenants and repayment of this Deed of Trust, and the performance of any covenants and repayment of this Deed of Trust, and the performance of the Note or Credit Agreement, the interest rate, payment terms and balance due under the Note or Credit Agreement applicable.	charges, attorneys' fees (including any on appeal or review), collection an original principal, amount of \$ 55,491.89 , dated ine and Richard J Wickline (Borrower') 15, 1999 , as well as the following obligations, if any it instrument to not apply to this Deed of Trust if this paragraph 2a. is ime under a meto (Credit Agreement'), signed by (Borrower'). The Credit Agreement is for a revolving line of credit under greement) one or more loans from Lender on one or more occasions. The ne pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership fees, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the lagreements under this Deed of Trust. This Deed of Trust also secures the or under this Deed of Trust.
Late and any and all other amounts, owing under a note with March 4, 1994, signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words LINE OF CRED checked, unless paragraph 2b. is also checked. b. The payment of all amounts that are payable to Lender at any todated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Amaximum principal amount to be advanced and outstanding at any one time. The term of the Credit Agreement consists of an initial period of ten y during which advances can be obtained by Borrower, followed by a repayment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender of any length. C. This Deed of Trust also secures the payment of all other sums, security of this Deed of Trust, and the performance of any covenants and repayment of the Deed of Trust, and the performance of any covenants and repayment of any accordance with the terms of the Note and the Credit Agreement, the interest rate, payment terms and balance due under the Note or Credit and the Credit Agreement, as applicable.	charges, attorneys' fees (including any on appeal or review), collection an original principal, amount of \$ 55,491.89 , dated in e and Richard J Wickline (Borrower') 15, 1999 , as well as the following obligations, if any it in a second Richard
After recording, return to:	charges, atterneys' fees (including any on appeal or review), collection an original principal, amount of \$ 55,491.89 dated ine and Richard J Wickline [Borrower] 15. 1999 as well as the following obligations, if any it instrument, signed by greement, as well as the following line of credit under a creto (Credit Agreement), signed by [Borrower]. The Credit Agreement is for a revolving line of credit under by greement) one or more loans from Lender on one or more occasions. The ne pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership fees, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the lagreements under this Deed of Trust. This Deed of Trust also secures the or under this Deed of Trust. THIS SPACE FOR RECORDER USE
After recording, return to: A	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated ine and Richard J Wick Line (Borrower) 15., 1999 (Borrower) 15., 1999 (Borrower) 15., 1999 (Borrower) 16., 1999 (Borrower) 17. INSTRUMENT do not apply to this Deed of Trust II this paragraph 2a. is ime under a greto (Credit Agreement), signed by (Borrower). The Credit Agreement is for a revolving line of credit under type which begins on the above-indicated date of the Credit Agreement, ment period of Indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership fees, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the largements under this Deed of Trust. This Deed of Trust also secures the or under this Deed of Trust. 18. Agreement or both, as applicable, may be indexed, adjusted, renewed or coment and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions a
La 2. The payment of the principal, interest, credit report fees, late costs and any and all other amounts, owing under a note with March 4, 1994 signed by Linda L Wick! and payable to Lender, on which the last payment is due March (collectively Note): and any extensions and renewals of any length. The words "LINE OF CRED checked, unless paragraph 2b! is also checked. b. The payment of all amounts that are payable to Lender at any to dated and any amendments the which Borrower may obtain (in accordance with the terms of the Credit Agreement consists of an initial period of teny during which advances can be obtained by Borrower, followed by a repayr amounts owing to Lender. This Deed of Trust secures the performance of the Credit Agreement, the payment of all interest, credit report fees, late charge collection costs and any and all other amounts that are payable to Lender of any length. X c. This Deed of Trust also secures the payment of all other sums, security of this Deed of Trust, and the performance of any covenants and repayment of this Deed of Trust, and the performance of any covenants and repayment. The interest rate, payment terms and balance due under the Note or Credit Agreement applicable. After recording, return to: Consumer Finance Center 501 SE Hawthorne Bivd Ste 301 years of secured.	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated ine and Richard J Wick Line (Borrower) 15., 1999 (Borrower) 15., 1999 (Borrower) 15., 1999 (Borrower) 16., 1999 (Borrower) 17. INSTRUMENT do not apply to this Deed of Trust If this paragraph 2a. is ime under a greto (Credit Agreement), signed by (Borrower). The Credit Agreement is for a revolving line of credit under agreement) one or more loans from Lender on one or more occasions. The ne pursuant to the Credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership fees, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the diagreements under this Deed of Trust. This Deed of Trust also secures the or under this Deed of Trust. It Agreement or both, as applicable, may be indexed, adjusted, renewed or element and any extensions and renewals of the Note or Credit Agreement that agreement are provided that the payable of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement that agreement are agreed or trust and the payable of the Note or Credit Agreement that agreement are agreed or the payable of the Note or Credit Agreement that any agreement are agreed or trust and the payable to the Note or Credit Agreement that any agreement are agreed or trust and the payable of the Note or Credit Agreement that any agreement are agreed or trust any agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions an
After recording, return to: A	charges, attorneys' fees (including any on appeal or review), collection an original principal amount of \$ 55,491.89 dated ine and Richard J Wick Line (Borrower) 15., 1999 dated in a well as the following obligations, if any it is paragraph 2a. is imme under a greto (Credit Agreement), signed by (Borrower). The Credit Agreement is for a revolving line of credit under a greto (Credit Agreement) and on the credit Agreement is for a revolving line of credit under a greto (Credit Agreement) and on the credit Agreement is \$ ears, which begins on the above-indicated date of the Credit Agreement, ment period of indeterminate length during which Borrower must repay all the payment of all loans payable to Lender at any time under the Credit s, membership foes, attorneys' fees (including any on appeal or review), at any time under the Credit Agreement, and any extensions and renewals with interest thereon, advanced under this Deed of Trust to protect the lagreements under this Deed of Trust. This Deed of Trust also secures the or under this Deed of Trust. It Agreement or both, as applicable, may be indoxed, adjusted, renewed or coment and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and any extensions and renewals of the Note or Credit Agreement and

1 1- 5 9599



DEED OF TRUST LINE OF CREDIT INSTRUMENT

3. INSURANCE, LIENS, AND UPKEEP.

Date . March 4, 1824. 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:

30 100 3 N 00

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):

- 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 also 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
- 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
- 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
- 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
- a. If all or any part of the Property, or an interest in the Property, is
- 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; difidie:
- e. If I fail to pay taxes or any debts that might become a lien on the
- 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 प्रतानाम् <mark>म्यानस्य स्थानस्य स्थानस्य स्थानः स्</mark>
- 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.

- 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
- 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 sult in equity or nonjudicially by advertisement and sale; I will also be liable for your reasonable attorney fees including any on
- 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

& HAZARDOUS SUBSTANCES.

- \$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
- 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 or it the audit reveals a default pertaining to hazarous substances. It refuse to permit you or your representatives to conduct an environmental audit on the Property, you may specifically enforce
- 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 Doed of Trust; (ii) any release onto or under the Property of other property of any hazardous substance that occurs as a direct or indirect result of acis or unitsbions by the 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



DEED OF TRUS LINE OF CREDIT INSTRUMENT

8.6 All of my representations, warranties, covenants and agreements contained in this Deed of Trust regarding any hazardous substance, including but not limited to my agreement to accept conveyance of the Property from you and to resume ownership, shall survive foreclosure of this Deed of Trust or acceptance by you of a deed in lieu of foreclosure.

8.7 For purposes of this Deed of Trust, the term "hazardous substance" means any substance or material defined or designated as hazardous or toxic waste, hazardous or toxic material or hazardous, toxic or radioactive substance (or designated by any other similar term) by any applicable federal, state or local statute, regulation or ordinance now in effect or in effect at any time during either the term of this Deed of Trust or the period of time I remain in possession, custody, or control of the Property following either foreclosure of this Deed of Trust or acceptance by you of a deed in lieu of foreclosure.

9. SATISFACTION OF DEED OF TRUST. When the Note or Credit Agreement or both, as applicable, are completely paid off and the Credit Agreement, as applicable, is cancelled and terminated as to any future loans, I understand that you will request Trustoe to reconvey, without warranty, the Property to that you will request mustor to receivey, without waitains, the property to the person legally entitled thereto. I will pay Trustee a reasonable fee for preparation and execution of the reconveyance instrument and I will record

10. CHANGE OF ADDRESS. I will give you my new address in writing whenever I move. You may give me any notices by regular mail at the last address I have given you.

11. OREGON LAW APPLIES. This Deed of Trust will be governed by Oregon

12. NAMES OF PARTIES. In this Deed of Trust "I", "me" and "my" mean

I agree to all the terms of this Deed of Trust. Grantor(s), and "you" and "your" mean Beneficiary/Lender. Linda L Wickline Grantor Richard Wickline Grantor Grantor Grantor INDIVIDUAL ACKNOWLEDGMENT STATE OF OREGON County of Blamath Personally appeared the above named Linds L Wicklins and Richard J Wicklins and acknowledged the foregoing Deed of Trust to be Their voluntary act. OFFICIAL SEAL JOYE R. FORRESTER
NOTARY PUBLIC - OREGON
COMMISSION NO. 009789
MY COMMISSION EXPIRES SEPT. 24, 1995 Before me: My commission expires: OCPF

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the Note or Credit Agreement or both, as applicable, secured by this Deed of Trust. The entire obligation evidenced by the violet signed is the holder of the Note of Credit Agreement of both, as applicable, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel the Note or Credit Agreement or both, as applicable, and this Deed of Trust, which are delivered herewith, and to reconvey, without warranty, all the estate now held by you under the Deed of Trust to the person or persons legally entitled thereto.

Date:		to the person or persons legally entitled thereto.	Therewith, and to reconvey
		Signature:	
STATE OF OREGON.	COUNTY OF KLAMATH: ss.		
- OWEGON: C	COUNTY OF KLAMATH: Se		
Filed for record as			
	ofMortgages	County Title Co the o'clockA_M., and duly recorded in V on Page7127	8th day
FEE \$20.00	e de la companya del companya de la companya de la companya del companya de la co	Evelyn Biehn	
The second secon		By O suche Much	maler
Parket of realization of the second s			