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and that the grantor will warrant and torever 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, tamily 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 benetit of and binds all parties hereto, their, legates, devisees, administrators, executors, secured hereby, whether or not named as a beneticiary herein. In construing this trust deed, it is understood that the grantor, trustee and/or beneticiary may each be more than one person; that it the context so requires, the singular ishall be taken to mean and include the plural, and that generally all grammatical changes shall be made, assumed and implied to make the provisions hereol apply equally to corporations and to individuals. IN WITNESS WHEREOF: the grantor has executed this instrument the day and year first above written. IN WITNESS WHEREOF; the grantor has executed this instrument the day and year first above written.

\* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is A 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, disrogard this notice. ARTHUR L. FRY DELIVE LOORS STATE OF OREGON County of MANAT NOW LITE FORMORE ON This instrument was acknowledged before me on ..... the Indexals ARTHUR L. FRY bv OFFICTAL SEAL HELEN M. FINK NOTARY PUBLIC - OREGON COMMISSION NO: 014766 COMMISSION EXPIRES APR 20, 1996 aria in in Notary Public for Oregon HALLEN ALLEN My commission expires 4/20 TO A STATE OF THE PERSON OF A STATE OF A STA STATE OF OREGON: COUNTY OF KLAMATH: 22

Filed for record at request of \_\_\_\_\_\_\_\_ Mountain Title Co <u>27th</u> of day The second secon Evelyn Biehn County Clerk By Dousline Mullenglou

## FEE \$15.00

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