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DATED	8/15/1994	8	4.7	DEED OF TRUST	
BI TWEEN:					
	JAMES O'BR			• • • • • • • • • • • • • • • • • • •	
	is 2790 SW 21	6th ve	Aloha, OR	97006 ("Trustor," hereinafter "Gra	intoi
ANO:	FIRST TECH	VOLOGY 1	DERAL CRE	D. T. UNION	
vinuse address is	- HO BOX 2100	BEIVE	TON, OR	97 075 Beneficiary ("Credit Uni	lion,
AVE:	MOUNTAIN TI	TLE (OM	WY OF KLA	VA VITH COUNTY	
all existing or subsec (Chark one of the for	tently erected or affixed	improver lente	* eficiary all of Grant	It a sight, title, and interest in and to the first	ee "
This Deed of True	it is part of the collateral (	or the Af reen	H TL IN addition other	I voltateral also may secure the Agreement.	r witi
	t is the sole collateral for	the Agra mer	1	er Oliateral also may secure the Agreement.	
	Lot 11 in Bl	ock 5 o	Tract No.	1007, WINCHESTER, according to the official	
	plat thereof	on file	in the off	i ce of the Carting to the official	
f ŧ	Onegon.		: : ·	the country Clerk of Klamath County,	мт. Сая
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y and to jether with all p	or affixed to the Real Pro receeds (including insura	e security interperty de scrib	n st in the income an	It I le, and interest in and to al rents, revenues, income, issues, and profits (the "Income") from the or a line (the number of the number	
(if Applies)	d to as the "Property."	ice proce eds.	I d refund of premiur	1) from any sale or other discussions to, all replacements of personal property owned by Granter	
(Please check with	one on the Real Property,	which is covi	# of by this security	* rument, and which is and shall remain:	
Personal	Property		دي. <del>-</del>	and shall remain:	
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it agreement describing	at the rate of Agreement.	arge Grantor:	bligations hereund	r t scribed above, including interest thereon as described in the credit agreement, plus (a) any and (b) any expenses incurred by Credit Union or Trustee to enforce Grantor's obligations g t iments, or documents given to renew, extend exact the	
"Borrowitr" is used in the guitable interest in the Di	ement." The rate of intere	st on the Agre	e and any notes, ag e nent is subject to i	It iscribed above, including interest thereon as described in the credit agreement, plus (a) any and (b) any expenses incurred by Credit Union or Trustee to enforce Grantor's obligations g it ments, or documents given to renew, extend or substitute for the credit agreement originally it wing, adjustment, renewal, or renegotiation.	
rust only to grant and or proviced by law or contri	overty in Borrower by rea privey that Borrower's inter act and (c) agrees that	son of this De	e for Trust. Any Bon e for Trust. Any Bon erty to Trustee up	c that term shall not affect the liability of any such Borrower on the Association of the term shall not affect the liability of any such Borrower on the Association of the Associat	
or mocilying this Deed of	with regard to the terms o Trust as to that Borrowe	realt Un on a 1 this Dex d of r's interest in s	1 any other borrowd 1 ust or the Agreem	G + important documents given to renew, extend or substitute for the credit agreement, plus (a) any g + important substitute for the credit agreement originally is a sing, adjustment, renewal, or renegotiation. E + that term shall not affect the liability of any such Borrower on the Agreement or create any reis who cosigns this Deed of Trust, but does not execute the Agreemant (a) is cosigning this reis er rerement may agree to existend, modify, forebear, release any collateral, or make any other without notice to that Borrower's consent and without releasing that	
Line of Credit. A revolu	if applicable): irg line of credit which		. · · · · uparty.	If the terms of this Deed of Trust, but does not execute the Agreement or create any the terms of this Deed of Trust, but does not execute the Agreement (a) is costigning this the terms of this Deed of Trust; (b) is not personally liable under the Agreement except as the recent of the terms of this Deed of Trust; (b) is not personally liable under the Agreement except as the recent of the terms of this Deed of the terms of terms o	
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be ach an sed by Credit U Darticular time, this Deed	(In Oregon, fo non, repaid by Grantor, a lof Trust secures the ter	r purposi s of nd subse juer	( RS 88 110, the ma	a x is to Grantor in the maximum principal amount at any one time of \$	
amount of the Agreement	ero outstanding balance o will not be secured by th	n the line from the line from is Deed of Th	inder the Agreeme me to time. Any pr	a dum term of the Agreement including any renewals or extensions is 30 years.) Funds may a dum term of the Agreement including any renewals or extensions is 30 years.) Funds may that Union in accordance with the Agreement. Notwithstanding the amount outstanding at any ent. The unpaid balance of the line of credit under the Agreement will remain in full force and in a pal advance under the line of credit that exceeds the amount shown above as the principal advance under the line of credit that exceeds the amount shown above as the principal and the state of the line of the state	
	2		•••	and any are an credit that exceeds the amount shown about in full force and	

Equity Loan. An equity loan in the matimut principal amount of stem of the Agreement, including rena take a stem size of CP3 and a stem of the Agreement. (In Oregon, for purposes of ORS 88.110, the maximum subject to Credit Union's credit and security enflication. This Deal (of Trust secures the total indeptedness under the Agreement). EX subject to Credit Union's credit and security remication. This Deet 101 Trust secures the total indebtedness under the Agreement. This Deed of Trust including the assignment of 11 pms - ad the security inter at is given to secure payment of the Indebtedness and performance of all Grantor's obligations under this Deed of Trust and the Agreement and is given and accepted - inder the following 15 ms: 1. Right's and Obligations of Borrower (Boint ver/Grantor has valk is rights and obligations under this Deed of Trust. These rights and responsibilities are set for the remover (Boint ver/Grantor has valk is rights and obligations under this Deed of Trust. These rights and responsibilities are set for this the following 1. Right's and Obligations of Borrower (Boint ver/Grantor has valk is rights and obligations under this Deed of Trust. These rights and responsibilities are set for the remover (Boint ver/Grantor has valk is rights and obligations under this Deed of Trust. These rights and responsibilities are set for the remover (Boint ver/Grantor has valk is right) and Deltations under this Deed of Trust. These rights and responsibilities are set for the remover (Boint ver/Grantor has valk is right) and Deltations under this Deed of Trust. These rights and responsibilities are set for the remover (Boint on the remover) (Boint of the remover (Boint on the remover (Boint on the remover (Boint on the remover)) (Boint of the remover (Boint on the r 1.1 Payment and Performance. Grantorshill pay to Credit Union all and unts secured by this Deed of Trust as they become due, and shall strictly perform all of Grantor's obligations. 2.1 Possession. Until in default, Grantor n ay namialn in possession is 1 control of and operate and manage the Property and collect the Income from the Property. 2.2 Duty to Maintain. Grantor shall maintain the Property in first class condition and promptly perform all repairs and maintenance necessary to preserve its value 2.3 Nulsance, Waste, Grantor shall neither corx uct or permit any ru sance nor commit or suffer any strip or waste on or to the Property or any portion thereof including without in italian removal or alienation by Grantor of the right to r smore any timber, in terals (including oil and gas), or gravel or rock products 2.4 Removal of Improvements. Grantor of the removal environments (including on and gas), or gravel or rock products c nsent if Grantor makes arrangements satisfactor (to ) adit Union to repla a any improvements from the Real Property without the prior written consent of Credit Union. Credit Union shall include all existing and future buildings, structures and parking facilities. 2.5 Credit Union's Right to Enter. Credit Union is agents and representatives, may enter upon the Property at all reasonable times to attend to Credit Union's interest and to inspect 2.6 Compliance with Governmental Requirements. Grantor shall prixiptly comply with all laws, ordinances, and regulations of all governmental authorities applicable to the use or oc supancy of the Property. Grantor may contest in good 1 th any such law, or nance, or regulation and withhold compliance during any priceeding, including appropriate appeals, so long as Grantor has notified Credit Union in writing prior to doir 1 so and Credit Union's interest in the Property is not jeopardized. 1.9. Complete on white Conversional Requirements and the conversional sectors and the conversi action or proceeding is commenced that questions Grantor's title of the interest of Cred 'Union or Trustee under this Deed of Trust. Grantor shall detend we action at Grantor's expense. 7. Condemnation. 7. Application of Nat Proceeds. If all or any part of the Property is condem of d. Credit Union may at its election require that all or any portion of the net proceeds of the award after i syment of all reasonable costs, expenses, and attorneys fees necessarily paid or incurred by Grantor, 7.2 Proceedings. If any proceedings in condemnation. 7.2 Proceedings. If any proceedings in condemnation. 7.4 Proceedings. If any proceedings in condemnation. 8. Imposition of Tax By State. 8. Imposition of Tax By State. 8. Imposition of Tax By State. 8. Inspectific naw upon trust deed or socially and to the indebte new secured by a trust deed or security agreement. (c) A tax on a first deed or security agreement charge sable against the C st fit Union or the bodder of the Agreement secured. 9. A specific tax on a first deed or security agreement. (c) A tax on a first deed or security agreement charge sable against the C st fit Union or the bodder of the Agreement secured. 9. A specific tax on a first deed or security agreement. (c) A specific tax on a first of the line weble against the C st fit Union or the bodder of the Agreement secured. 9. A specific tax on a first deed or security agreement. (c) A tax on a first deed or security agreement charge sable against the C st fit Union or the bodder of the Agreement secured. 9. A specific tax on a first deed or security agreement. (c) A tax on a first deed or security agreement charge sable against the C st fit Union or the bodder of the Agreement secured. 9. A specific tax on a first or many or the true the dees or on payments on the indebtedness secured by a trust deed or security agreement. 9. Fower and Obligations of Trustee. 9. A specific tax on a first or many or the the set of the property, including the dedication of streets or other rights in the pu 3.1 Provement of Trustee. In addition to all powers of Trustee utiling as a matter of aw, Trustee shall have the power to take the following actions with respect to the Property upon the doin in preparing and filing a map or plat of the Fe all Property, including the dedication of streets or other rights in the public.
 (a) Join in preparing and filing a map or plat of the Fe all Property, including the dedication of streets or other rights in the public.
 (b) Join in preparing any disting any easement or creating at y rest ction on the Real Property including the dedication of streets or other rights in the public.
 (c) Join in any subordination or other agreemen affecting in this Deed of Trust or the interest of Credit Union, or Trustee shall be a party, unless the action or proceeding in which Grantor.
 (c) Join the Grantor Shall not transfer to riminate and accolurate in the releto transfer all or the other transfer all or the other transfer all or the other transfer all or the releto transfer all or the releto transfer all or the tother theres with a term greater with a term greater with a term greater there with a term greater with a term or respective transfere agnition concerning the prospective transfere as would normally transfer all on proceeding the for any other restrict or any other method of conveyance of real property with a transfere agnition or proceeding the for any street to a transfere agnition or proceeding the transfere agnities to Credit Union. Transfer also includes any conserving any conserving and street to a transfere agnition or proceeding and there would all the other restrict or any other method of conveyance of real property with a term greater with a term greater or transfere agnities to Credit Union to estimate and accolurate in the enserving and on there weaks, and there weaks are option contract, and there are all on the other transfere agnities to converate any other method of conveyance of real property with a ter

11: Security Agreement; Financing Statements 11: Security Agreement; Financing Statements 11: Security Agreement; This instrument shall co dist is a security agreement to the extent any of the Froperty constitutes foctures, and Credit Union shall have all of the rights of a secured party under the Uniform Commercial Code of this state: a which the Real P terty is located. 11: Security interest in the income and Personal Prox thy Grantor hereby is points Credit Union as Grantor, file occupies or reproductions of this Deed of Trust as a financing to part or continue this security interest. Credit Union (all exposes is jumed in perfecting continued in perfecting continued in perfecting continuing this security interest. The Property includes mobile hore is a financing any force mend from Credit Union vitinin three days after receipt (with a demond from Credit Union. 11: 3 Mobile Homes. If the Property includes mobile hore is a motor homes, mild and the security interest. Upon default, Grantor shall assemble the Personal Property and make 11: 3 Mobile Homes. If the Property includes mobile hore is a motor homes, mild a structures, or similar structures, such structures for the purpose of tax assessments. 11: 3 Mobile Homes. If the Property includes mobile hore is a motor homes, mild and the meand from Credit Union. 11: 3 Mobile Homes. If the Property includes mobile hore is a motor homes, mild and the respondent of such structures for the purpose of tax assessments. 12: Recomergance on Full Performance. 13: A Grantor pays all of the Incebetedness when due and otherwise erforms all the or erforms all the origin of a context and the Agreement, Credit Union shall executes and deliver to Trustee a request for full reconvergance and thall execute and deliver is dirated in perfecting of any shall be failed from index of any inflament on file evidencing Credit Unions. 14: Areating and the Personal Property with endities with erforms all the oby is anot neered any and the Agreement, Credit Union shall execute 13. Possible Actions of Gredit Union. The Credit Union may take the following actions with respect to γ xir. Agreement und ± the circumstances listed below: a. Termination and Acceleration. The Crexit Ur k n may terminate you Agreement and require Grantor to pay the entire outstanding balance immediately, and charge Grantor actions from if any of the following bactors: a. Termination and Acceleration. The other othe application or tinancial statements. (2) Grantor does not meet the repayment lerms of the Agreement. (3) Grantor s actions or inactions adversel raffe the collateral or Crixit Union's rights in the collateral. For example, if Grantor fails to: maintain insurance, pay taxes; transfer title to or sell the collateral, prevent the foreclosure of any 4 ins, crivaste of the collateral. b. Suspension of Credit/Reduction of Croxit Limit. Credit Union may refuse to make additional advances on the line of credit or reduce the credit limit during any period in which the following exist or occur: b. Suspension of Credit/Reduction of Credit Lin it. Credit Union may refuse to make additional advances on the line of credit or reduce the credit limit during any period in which the following exist or occur:

 (1) Any of the circumstances listed in a., above
 (2) The value of Grantor's dwelling securiting the indebtedness decline significantly below its appraised value for purposes of the Agreement.
 (3) Credit Union reasonably believes that Grant it will not be able to neet the repayment requirements of the Agreement due to a material change in Grantor's financial

 circumstances. (4) Grant(r(s)) are in default under any mai arial c sligation of the Agriet nent and Deed of Trust.
 (5) The maximum annual percentage rate inder is Agreement is real hed.
 (6) Any government action prevents Credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from imposing the annual percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union from the percentage rate provided for or impairs Credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest such that the value of the credit Union's security interest s (7) Credit Union has been notified by government agency that continue d advances would constitute an unsafe and unsound practice Change in Terms. The Agreement permits ( redi ) nion to make certain changes to the terms of the Agreement at specified times or upon the occurrence of specified events. Actions Upon Termination. 14.1 Remedies. Upon the occurrence of any termination and at any time there at any Trustee or Credit Union may exercise any one or more of the following rights and remedies, in addition to any other rights or remedies provided by law: a) With respect to all or any part of the Real Property, the Trustee shall are the right to foreclose by notice and sale, and Credit Union shall have the right to foreclose by judicial fore source, in either case in accordance with and to the full extent provided by a plicable law. b) With respect to all or any part of the Person II Pr > erty, Credit Union + II have all the rights and remedies of a secured party under the Uniform Commercial Code in effect in the state in which the Credit Union is located. in the state in which the Credit Union is located. (c) Credit Union shall have the right, without not ce to Brantor, to take posses sion of the Property and collect the Income, including amounts past due and unpaid, and apply the rest posses of sover and above Gredit Union's costs, against the link of tednees. In further a cell of this right, Credit Union may require any tenant or other user to make payments of rendit union. If the Income is collected by Cledit Clion, then Grantor is vocably designates Credit Union as Grantor's attorney in fact to endorse instruments received in payment hereof in the name of Grantor and to negotiate the same in dicollect the procisities. We cannot solve the users to credit Union in response to Credit Union's demand shall be applied by a part or through a period. We have the construction of the procisities of the demand existed control may exercise its rights under this subparagraph either in the payments of the procest. (i) Credit Unior shall have the right to have a relever appointed to take pix session of any or all of the Property, with the power to protect and preserve the Property, to operate may serve without bond if permitted by law. Credit Union's right to in appointment of a relever shall exist whether or not the apparent value of the Property exceeds the indebtedness. The receiver substantial a nount Employment by Credit Union shall not disc ualify a person from service as a receiver. (c) If Grantor remains in possession of the Property at in the Property is solid above or Cred I Union otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at will of Credit Union or the purchase of the Property and shall pay while in possession a reasonable rental for use of the Property. (f If the Real Property is submitted to unit owner thip, (redit Union or its des mee may vote on any matter that may come before the memoers of the association of unit owners, pursuant to the power of attorney granted Credit Union in Sect on 1/3 2. (g) Trustee and Credit Union shall have any othe right or remady provided in this Deed of Trust, or the Note. 14.2 Sule of the Property. In exercising its rights and randous in the Trustee or Cr x t Union, shall be free to sell all or any part of the Property together or separately, or to sell certain portions of the Property and refrain from selling other portions. Cred t Union shall be entited to bid at any public sale on all or any portion of the Property. portions of the Property and refrain from selling other portions. Credit Union shall be entilled to bid at any public sale on all or any portion of the Property. 14.3 Notice of Sale. Credit Union shall give Grantor real sona 2 a notice of the time a tid place of any public sale on all or any portion of the Property. other intended disposition of the Personal Property is to be mate. Realisonable notice shall be annotice given at least ien days before the time of the sale or disposition. 14.4 Waiver, Election of Remedies. A waiver by any bit of a breach of a provision of this Deed of Trust shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision. Lection by Credit U to in the pursue any remedy shall not exclude pursuit of any other remedy, and an election to make and excenditures or take action to perform an obligation of Grantor u der it is Deed of Trust aftert allore of Grantor to perform shall not affect Credit Union's right to take actions on the indebtedness and excended subject to perform the Deed of Trust. 115. A to prove the form the time provision is part of the sale suit or action to ark the sale of the terms of this Deed of Trust. Credit Union's right to take actions on the indebtedness 14.5 At orneys' Fees; Expenses, if Credit Union institut is an suit or action to entry the terms of this Deed of Trust, Credit Union shall be entitled to recover such sum as the court may idjudge reasonable as attorneys' fees at trial and in any appeal. Whether or in tany court action is involved, all reasonable expenses incurred by Credit Union that are necessary the date of expensions of the protection of its interest. The date of expension of the protection of its interest, but he enforcement or is rights shall become a pair of the Indebtedness payable on demand and shall bear interest from its all events of searching ecords, obtaining till reports (inclusing the groed by this protections, surveyors' reports, appraired fees, title insurance, and fees for the Trustee. Attorney fees include under the structure of the Trustee. Attorney fees include the structure of the trustee. 15. No ice. Any, notice under this Deed of Trust shall be in writing and shall be effective which actually delivered or, if mailed, shall be deemed effective on the second day after being deposited for rotices try written notice to the other parties. Credit Union's laddress stated in this Deed of Trust. Unless of verwise required by applicable taw, any party may change its address for rotices try written notice to the other parties. Credit Union's laddress stated in this of foreclosure from the holder of any lien which has priority over this Deed of Trust is address for credits in Virginia, the following notice applies: NOTICE -- THE DIB IT SECURED HERE IV IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF MODIFIED IN THE EVENT OF the DIB IT SECURED HERE IV IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF MODIFIED IN THE EVENT OF the DIB IT SECURED HERE IV IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF MODIFIED IN THE EVENT OF the DIB IT SECURED HERE IV IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF MODIFIED IN THE EVENT OF the DIB IT SECURED HERE IV IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF MODIFIED IN THE EVENT OF the DIB IT SECURED HERE IV IS SUBJECT. 16. Not settlaneous.
 16.1 Successors and Assigns. Subject to the limitations state c in this Deed of Tris on transfer of Grantor's interest, and subject to the provisions of applicable faw with respect to successor trust est, this Deed of Trust shall be binding upon and nure to the benefit of the parties, their successors and assigns.
 16.2 Unit Ownership Power of Attorney. If the Real Project v v submitted to unit overess. Credit L ion shall have the right to exercise this power of attorney only after default by Grantor and may declare to exart se this power, as Credit Union may see fit. 16.3 Annual Reports. If the Property is used for purposes other to an grantor's reside x a within 60 days following the close of each fiscal year of Grantor, Grantor shall furnish to Credit Union a statem into finat operating income received from the Proyerty ouring Grantor's previous fiscal year in such detail as Credit Union shall require. "Net operating income" shall mean all cash receipts fit in the Property lass all cash expenditures made in corviction with the ope a on of the Property. 16.4 A spikeble Law. The kaw of the state in which the P open is located shall be a splicable for the purpose of construing and determining the validity of this Deed of Trust and, determining the lights and remedies of Credit Union on default. 16.5 Jcln: and Several Ltability. If Grantor consists of more ther one person or entry the obligations imposed upon Grantor under this Deed of Trust shall be joint and several. 16.7 Use. If located in Idaho, the Property either is not monor than wanty acres in are and is located within an inconsorated city or village (a) If located in Washington, the Property is not used principally for agricultura differing purposes (D) If located in Montana, the Property does not exceed lifeen acres and this instrum initia a Trust Indenture executed in conformity with the Small Tract Financing Act of Montana. (C) f located in Utah, this instrument is a Trust Deed exect ed in conformity with the Utah Trust Deed Act. L CA 57-1-19 et seq. (d) 16.8 Weiwer of Homestead Exemption. Borrower hereby wilve: ne benefit of the hk n istead exemption as to all sums secured by this Deed of Trust 16.5 Werger. There shall be no menger of the interest or est its child by this Deed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Union in any capacity, without the written consent of Credit Union Credit fution in any depacity, writte underwritten consent or credit Union's opt in, riv y from time to time a point a successor trustee () any Trustee appointed hereunder by an instrument executed and excincted each or the original poort is under the original or the original credit Union. The output when the Property is located. The instrument shall contain the name of the original Credit Union, property, auconer to all the title, powers, and duties conferred upon the instrument ender herein and or applicable law. This procedure for substitution of trustee shall, without conveyance of all other provisions it is substitution. 10.11 Statement of Obligation. If the Property is in California, Cred t Union may collect a fee not to exceed \$50 for furnishing the statement of obligation as provided by Section 2943 of the Civil Code r I California 16.12 Sev in bility. If any provision in this Deed of Trust shall be he 1 to be invalid or une forceable, the validity and enforceability of the remaining provisions shall not in any way be affected or impaired.

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