November 10 94 Page November 36399 19 bouween

, as grantor, William Sisemore, as trus 'cc, and KLAMATH FIRST FEDERAL SAVINGS AND _OAN ASSOCIAT ON, a corporation organized and existing under the laws of the United States,

RUST DEED

W TNESSETH:

The grantor irrevocably grants, barcains, sells and conveys to the trustee, in trust, with power of sale, the property in <u>Klamach</u> - County, Oregon, described as:

A portion of lot 6, Bloch 45, NICHOLS ADDITION to the city of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon, legin more particularly described as follows:

Beginning at a point in the Southeastlery boundary of Washington Street. which is also the Northwesterl, boundary of Lot 6 in Block 45, NICHOLS ADDITION to the Cit, of Klamath Falls, located 15 feet distant Southwesterly from the most Northerly of Klamath Falls, located 15 feet distant Southwesterly from the most Northerly corner of said Lot 5; thence Southwesterly along Washington Street to the line between Lot 5 and 6 in said Block 5; thence Southeasterly along said line between Lots 5 and 6 a distance of 90 feet; thence Northeasterly at right angles to said line between said lot; 5 and 6, a distance of 55.83 feet; thence Northwesterly in a straight line to the point of beginning.

THE AND BE SIGNED BY US	MENTS MADE BY US AFTER THE EFFECTIVE DATE OF THIS ACT CO. JUERNING LOANS DR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE
Grantor's performance under this trust deed and tote i secures may not be as: as sumption, the entire unpaid balance shall beco ne irt nediately due and p iyal grazing purposes, together with all and singular the apput tenances, tenemer to he belonging to, derived from or in anywise appertaining of the above described p writering and irrigation apparatus, equipment and ixture, together with all a nin shades and built-in appliances now or hereafter instale 1 in or used in convection has or any performance of the instale of a section	signed to or be assumed by another party in the event of an attempted assignment or ble. Which said described real property is not currently used for agricultural timber or reditaments, rents, issues, profits, water rights, easements or privileges now or nereafter premises, and all plumting, light: g, heating, ventilating, air-conditioning, refrigerating, logs, venetian blumtis, floor covering in place such as wall-to-wall carpeting and linoleum, on with the above described premises, incurung all interest therein which the grantor Rach agregized of the strategies. For the such as the power to the such as the presence of the strategies.
interest being payable in monthly installment of (\$ 169.31) x mm	herewith, payable to the beneficiary or order and made by the grantor, principal and
any, as may be loaned hereafter by the beneficiary to the grantor or others to ing an interest in the above described property, as may be ever enced by a note or the so if the indebtedness secured by this trust deed is evidence 1 by more than one to the the beneficiary may credit payments received by it upon inty of said notes or part of any payment on one note and part on another as the beneficiary may eact. The grantor hereby covenants to and with the trusteel and the beneficiary the ein that the said premises and property conversely by the order of the beneficiary the ein	f charges levied or imposed against said property in the amounts as shown by the statements thereof furnished by the collector of such taxes, assessments or othercharges, and to pay the insurance premiums in the amounts shown on the statements submitted by the insurance carriers or their representatives, and to charge said sums to the principal of the loan or to withdraw the sums which may be remired from the reserve archinit, if any, established for that purpose. The grantor agrees in no event to hold the beneficiary responsible for failure to have any insurance written or for any loss or gamee crowing out of a detext in detext.
addr inistrators shall warrant and defend his said bit the r to against the claim of all persons whom soever.	beneficiary hereby is authorized, in the event of any loss, to compromise and settle with any insurance company and to apply any such insurance receipts upon the obligations secured by this trust deed. In computing the angular data is defined by the format of the secure data is a secure data in the secure data in the secure data is a secure data in the secure data is a secure data in the secure data in the secure data is a secure data in the secure data in the secure data is a secure data in the secur
The grantor covenants and agrees to pay said note according to the terms thereof and, when due all taxes, assessments and ctiter charges levied agains to all property; to keep said property free from all encumbiances having precedence civer this trust deed: to complete all buildings in course of the struction or herea ter constructed on said premises within six months from the date hereof or the othe construction is hereafter commenced; to repair and rest, promptly and in a do worh manified manner any building or improvement to take therefor; to the damaged or destroyed and pay, when due, all costs in the therefor; to the other beneficiary to inspect said premeter and therefor; to the other	for payment and satisfaction in full or incom sale or other acquisition of the indebtedness by the beneficiary after default, any balance remaining in the reserve accountshall be credited to the indebtedness. If the reserve account for taxes, assessments, insurance premiums and other charges is not sufficient at any time for the payment of such charges as they become due, the grantor shall pay the deficit to the beneficiary upon demand, and if not paid within ten days after such demand, the beneficiary may at its option add the amount of such deficit to the principal of the obligation secured hereby.
work or materials unsitisfactory to beneficiary within 1 construction, to replace and from beneficiary of such fact; not to remove or destroy any this liding or improvements now or hereafter constructed on said premises; to keep all buildings and improvements now or hereafter erected upon said propert in good repair and to commit or suffer no waste of said premises; to keep all buildings, property and improvements "ow or hereafter erected on said premise" continuously insure data is so by fire or such other hereafter erected by both of the barding of the barding of the such other hereafter erected on said premise.	Should the grantor fail to keep any of the foregoing covenants, then the beneficiary may at its option carry out the same, and all its expenditures therefor shall draw interest at the rate specified in the note, shall be repayable by the grantor on demand and shall be secured by the lien of this trust deed. In this connection, the beneficiary shall have the right in its discretion to complete any improvements made on said premises and also to make such repairs to said property as in its sole discretion it may deem necessary or advisable.
secured by this trust died, in a company or companies acces able to the beneficiar, and to deliver the original policy of insurance in conject to m and with approval loss payable clause in favor of the beneficiary attached and with remium paid to the principal place of business of the beneficiary at k astrititeen days prior to the effective date of any such policy of insurance. If said policity of insurance is not so the beneficiary at the astrititeen days prior to the effective date of any such policy of insurance. If said policy of insurance is not so tendered, the beneficiary may in its own discretion obtain to drane for the benefit of the beneficiary, which insurance shall be non-cancel lable by the grantor during the full term of the policy thus obtained.	The grantor further agrees to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting said property: to pay all costs, fees and expenses of this trust, including the cost of tille search, as well as the other costs and expenses of the trustee incurred in connection with or in enforcing this obligation, and trustee's and attorney's fees actually incurred; to appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of the beneficiary or trustee; and to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum to be fixed by the court, in any such action or proceeding in which the beneficiary or trustee may appear and in any suit brought by beneficing to forewhere there there is the server of the serv
In order to provide regularly for the prompt paymer Lof se d taxes, assessment	and in any suit brought by beneficiary to foreclose this deed, and all said sums shall be secured by this trust deed.

in order to provide regularly for the prompt paymer t of \approx d taxes, assessment In order to provide regularly for the prompt paymer Lofts: d taxes, assessment or othan charges and insurance premiums, the grantor agrees to pay to the beneficiary, together with and in addition to the monthly paynients of principal and interest payable under the terms of the note or obligation secure d hereby, an amoun equal to one-twelfth (1/12th) of the taxes, assessments and cher charges due are payable with respect to said property within each succeeding twelve months, and also on a-thirty-suxth (1/36th) of the insurance premiums payable with respect to said property within each succeeding twelve months, and also on a-thirty-suxth (1/36th) of the ensurance premiums payable with respect to said property within each succeeding the subscreament as estimated and directed by the beneficiary, such sums the fault there upon here of the loan until required for the several purposes theriof an fishall thereupon here. as issumated and onected by the beneficiary, soch sums er or a sona to be principal of the 13m until required for the several purposes ther of an fishall thereupon be charged to the principal of the Ioan, or, at the option of the I aneficiary, the sums so paid shall be held by the beneficiary in trust as a reserve accume, without interest, to pay said premiums, taxes, assessments or other charges when they shall become due and payable.

090-69-01697

1765

THIS TRUST DEED, made this 28th day of 1 NEAL G. BUCHANAN AND GLENN R. SMITH

s____28th_day.of_

While the grantor is to pay any and all taxes, assessmen s and other charges levied, or assessed against said property, or any part therefor, a fore the same begin to bear interest and also to pay premiums on all insurance police supon said property. such payments are to be made through the beneficiary, as af resaid. The granter hereby authorizes the beneficiary to pay any and all taxt s, are assments and other

The beneficiary will furnish to the grantor on written request therefor an annual statement of account but shall not be obligated or required to furnish any further statements of account.

It is mutally agreed that:

1. In the event that any portion or all of said property shall be taken under the right of eminent domain or condemnation, the beneficiary shall have the right the right of eminent domain or condemnation, the beneficiary shall have the right to commence, prosecute in its own name, appear in or defend any action or proceedings, or to make any compromise or settlement in connection with such taking and, it it so elects, to require that all or any portion of the money's payable as compensation for such taking, which are in excess of the amount required to pay all reasonable costs, expenses and attorney's fees necessarily paid or incurred by the granter in such proceedings, shall be naid to the beneficiary and annlied by by the grantor in such proceedings, shall be paid to the beneficiary and applied by by the grantor in such proceedings, shall be paid to the beneficiary and applied by it first upon any reasonable costs and expenses and attorney's fees necessarily paid or incurred by the beneficiary in such proceedings, and the balance applied upon the indebtedness secural hereby; and the grantor agrees, at its own expense, to take such actions and execute such instruments as shall be necessary in obtaining such accounter upon the prosting of the possibility of the total such as the such actions and execute such instruments as shall be necessary in obtaining such accounter the possibility of the possibility of the such actions and execute such instruments as shall be necessary in obtaining the composition of the such actions and execute such instruments as shall be necessary in obtaining the composition of the such actions and execute such instruments as shall be necessary in obtaining the composition of the such actions and execute such actions action such compensation, promptly upon the beneficiary's request.

"读出了,你们自己的话,可能是这些行行,你感到你的情况就算能!"	- 회원 : 이 : 이 : 이 : 한 : 한 : 한 : 한 : 한 : 한 : 한	251 1 62 5	· · · · · · · · · · · · · · · · · · ·
25 2.2 At the time and from time to time upon written request of	the heneficiary	in d	ue under this trust deed and the obligations secured thereby (including costs
ay heat of fis fees and presentation of this deed and the note for a case of full reconveyance, for cancellation), without affecting the labil		an rex	penses actually incurred in enforcing the terms of the obligation and missive
for the payment of the indebtedness, the trustee may (a) consint to	the making of	of he	orney's face not exceeding the amount provided by law) other than such portion principal as would not then be due had no default occurred and thereby cure
any map or plat of said property: (b) join in granting any easa nent	r creating any	the def	ault.
restriction ther ion, (c) join in any subordination or other agreement at all or the lien or charge hereof; (d) reconvey without warranty, all or any part	of the property		After the lapse of such time as may then be required by law following the
The grantee in any reconveyance may be described as the "pers in or	tersons legally		tion of said notice of default and giving of said notice of sale, the trustee shall d property at the time and place fixed by him in said notice of sale, either as
entitled thereit " and the recitals therein of any matters or fact. Shall proof of the truthfulness thereof. Trustee's fees for any of the services in	this paragraph	3 N 1018	or in separate parcels, and in such order as he may determine, at public auction
shall be not less than \$5.00.		tor a of	highest bidder for cash in lawful money of the United States, payable at the sale. Trustee may postpone sale of all or any portion of said property by public
3. As ad itional security, grantor hereby assigns to benefic	y during the	anroun	cement at such time and place of sale and from time to time thereafter may
itinuance of these trusts all rents, issues, royalties and profits of the p by this deed and of any personal property located thereon. Until gran	Derty affected	pa: tpai	ne the sale by public announcement at the time fixed by the preceding nement. The trustee shall deliver to the purchaser his deed in form as required
in the payment of any indebtedness secured hereby or in the period	mance of any	by aw,	conveying the property so sold, but without any covenant or warranty express
agreement her sunder, grantor shall have the right to collect al such royalties and profits earned prior to default as they become due and	rents, issues,	or mpl	ied. The recitals in the deed of any matters or facts shall be conclusive proof
any default by the grantor hereunder, the beneficiary may at any time	vithout notice.	an the	ruthfulness thereof. Any person, excluding the trustee but including the grantor beneficiary, may purchase at the sale.
either in person, by agent or by a receiver to be appointed by a coll	et, and without	9.	When the Trustee sells pursuant to the powers provided herein, the trustee
recard to the acequacy of any security for the indebtedness hereo, secured take cossission of said property, or any part thereof, in it i own	name sue for	sna fag	pply the proceeds of the trustee's sale as follows: (1) To the expenses of the
or otherwise or flect the rents, issues and profits, including those past	t le and unpaid,	() To	luding the compensation of the trustee, and a reasonable charge by the attorney, the obligation secured by the trust deed. (3) To all persons having recorded
and apply the same, less costs and expenses of operation and coller reasonable attorney's fees, upon any indebtedness secured heretly, and		ान्य ३ ९४	bsequent to the interests of the trustee in the trust deed as their interests appear
as the benefica ry may determine.		irtieo o ⊺∋hi	inder of their priority. (4) The surplus, if any, to the grantor of the trust deed s successor in interest entitled to such surplus
 The entering upon and taking possession of said propeity, to such rents, issues and profits or the proceeds of fire and other insur- 	collection of		. For any reason permitted by law, the beneficiary may from time to time appoint
compensation or awards for any taking or damage of the property, and	The application	a s cce	ssor or successors to any trustee named herein, or to any successor trustee
or release thereof, as aforesaid, shall not cure or waive any default or or hereunder or in ralidate any act cone pursuant to such notice.	tice of default	aopointe tris se	ed hereunder. Upon such appointment and without conveyance to the successor the latter shall be vested with all title, powers and duties conferred upon any
5. The granter shall notify beneficiary in writing of any sale or co	streat (ac cala	tr 🕰 iee l	herein named or appointed hereunder. Each such appointment and substitution
of the above described property and furnish beneficiary on a form suppli-	ed it with such	sha i be	made by written instrument executed by the beneficiary, containing reference
personal information concerning the purchaser as would ordina ily be	e required of a	Cruntyr	rrust deed and its place of record, which, when recorded in the office of the clerk or recorder of the county or counties in which the property is situated,
new loan applicant and shall pay beneficiary a service charge. 6. Time is of the essence of this instrument and upon defaillt by	ba	sha be	conclusive proof of proper appointment of the successor trustee.
payment of any indebtedness secured hereby or in performance of a	a v agreement	11. in a ada	Trustee accepts this trust when this deed, duly executed and acknowledged
hereunder, the beneficiary may declare all sums secured hereby i nmed	ately due and	part / he	a public record, as provided by law. The trustee is not obligated to notify any reto of pending sale under any other deed of trust or of any action or proceeding
payable by delike, to the trustee of written notice of default and elect trust property, v hich notice trustee shall cause to be duly filed for riscord	t on to sell the	in v hich	the grantor beneficiary or trustee shall be a party unless such action or
of said notice of default and election to sell, the peneficiary shall der osit a	th the trustee		ing is brought by the trustee.
this trust deed and all promissory notes and documents evicle noin secured hereby, whereupon the trustees shall fix the time and place of	expenditures	12. thei hei	This deed applies to, inures to the benefit of, and binds all parties hereto, rs, legatees devisees, administrators, executors, successors and assigns. The
notice thereof as then required by law.	sale and give	tern "bi	eneficiary" shall mean the holder and owner, including pledgee, of the note
7. After default and any time prior to five days before the date set	y the trustee	sectired and whe	hereby, whether or not named as a beneficiary herein. In construing this deed never the context so requires, the masculine gender includes the ferminine and/
for the trustee's: ale, the grantor or other person so privileged may pity the		or a ute	r, and the singular number includes the plural.
IN WITNESS WHEREOF, said grantor has hereunto set h	r hand and se	eal the day	y and year thist above written.
			Via In Kin banan
STATE OF OREGON			
			Neal G Buckapan (SEAL)
F C		- 7	Meal G. Buchanan
County of <u>Rlamath</u> ss THIS IS TO CERTIFY that on this <u>28th</u> day of		vent er	Gleger R. Smith (SEAL) 19_94 , before me, the undersigned, a
County ofKlamathSS	e ared the with		Gleger R. Smith 19_94, before me, the undersigned, a
County of <u>Klamath</u> SS THIS IS TO CERTIFY that on this <u>28th</u> day of Notary Public in and for said county and state, personally appring <u>Neal-G. Bucheman and Glenn R. Sm</u> to me personally known to be the identical individual (s	e ared the with d th) named in ar	nin nar ned	Seal G. Buckanan (SEAL) Gleger R. Smith (SEAL) 19 94 , before me, the undersigned, a executed the foregoing instrument and acknowledged to me that
County of <u>Klamath</u> THIS IS TO CERTIFY that on this <u>28th</u> day of Notary Public in and for said county and state, personally app <u>Neal-G. Bucheman and</u> Glenn R. Sm to me personally known to be the identical individual (s <u>they</u>	e ared the with d th) named in ar	nin nar ned	Gleger R. Smith 19_94 , before me, the undersigned, a
County of <u>Klamath</u> THIS IS TO CERTIFY that on this <u>28th</u> day of Notary Public in and for said county and state, personally apprendiced and the said county and state, personally apprendiced and the same state of the sam	e ared the with d th) named in an - executed th	nin narhed nd veto e he sarhe t	Seal G. Bucktanan (SEAL) Glegar R. Smith (SEAL) 19 94 , before me, the undersigned, a executed the foregoing instrument and acknowledged to me that irreely and voluntarily for e uses and purposes therein expressed.
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County ofKlamathSS THIS IS TO CERTIFY that on this28th day of Notary Public in and for said county and state, personally approved Nearl G. Bucheman and Glenn R. Sm Nearl G. Bucheman and Glenn R. Sm to me personally known to be the identical individual (s they IN TESTIMONY WHEREOF, Loss Source of the second state OFFICIAL SEAL IN TESTIMONY WHEREOF, Loss Source of the second state NOTARY PUBLIC - OREGON (SEAL)	e ared the with d th) named in an - executed th	nd veto e hesarret y notz dal	Seal G. Bucktanan (SEAL) Glegar R. Smith (SEAL) 19 94 , before me, the undersigned, a executed the foregoing instrument and acknowledged to me that treely and voluntarily for e uses and purposes therein expressed. seal the day and year last above written. Seal the day and year last above written. Kay E. Doolittle
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County ofKlamathSS THIS IS TO CERTIFY that on this28th day of Notary Public n and for said county and state, personally app <u>Neal-GBucheman-and</u> Glenn R. Sm to me personally known to be the identical individual (s they IN TESTIMONY WHEREOF, Low bounds of they IN TESTIMONY WHEREOF, THE TE	a red the with t th named in an - executed th and affixed my ss.	nd vato e nd vato e he sar ne t y nc trial	Seal G. Bucktanan Glegar R. Smith 19_94, before me, the undersigned, a 19_94, before me, the undersigned, a executed the foregoing instrument and acknowledged to me that treely and voluntarily for e uses and purposes therein expressed. seal the day and year last above written. Kay E. Doolittle commission expression expressing expression expre
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