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Submitted for Recordation  
By and Return toVol 1195 Page 31283

11-15-95P03:42 RCVD

Loan Number 0060311274**Bank of America**BANK OF AMERICA  
CENTRALIZED SHIPPING UNIT#4691  
6200 GATEWAY  
ATTN: SHIPPING DEPARTMENT  
CYPRESS, CA 90630-6013

[Space Above This Line For Recorder's Use]

K-48417-5

**DEED OF TRUST**THIS DEED OF TRUST ("Security Instrument") is made on **NOVEMBER 10, 1995.**The grantor is **RHINE T MESSMER AND JENNIE L MESSMER, WHO ARE MARRIED TO EACH OTHER**("Borrower"). The trustee is **KLAMATH COUNTY TITLE COMPANY**  
("Trustee"). The beneficiary is **BANK OF AMERICA OREGON, A****STATE CHARTERED BANK**  
under the laws of **THE STATE OF OREGON**  
**PARKWAY HILLSBORO, OR 97124**, which is organized and existing  
, and whose address is **21000 N.W. EVERGREEN**

("Lender").

Borrower owes Lender the principal sum of **ONE HUNDRED THOUSAND SEVEN HUNDRED TWENTY AND 00/100****Dollars (U.S. \$ 100,720.00**

). This debt is evidenced by Borrower's

note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if  
not paid earlier, due and payable on **DECEMBER 01, 2010**. This Security Instrument  
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and  
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security  
of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument  
and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following  
described property located in **KLAMATH** County, Oregon:**LOT 11, BLOCK 2, SUNSET EAST, ACCORDING TO THE OFFICIAL PLAT  
THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH  
COUNTY, OREGON.****ASSESSORS PARCEL NUMBER: 3909012DC2600**which has the address of  
**4312 EL CERRITO WAY**

Street

**KLAMATH FALLS**

City

Oregon **97603**

("Property Address");

Zip Code

**TOGETHER WITH** all the improvements now or hereafter erected on the property, and all easements, appurtenances,  
and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security  
Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."**BORROWER COVENANTS** that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant  
and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and  
will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with  
limited variations by jurisdiction to constitute a uniform security instrument covering real property.**OREGON - Single Family - FNMA/FHLMC Uniform Instrument****Form 3038 9-90**

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