48 BANK 0 28195	DEED OF TRUS LINE OF CREDIT INSTRUMEN
	Vol. <u>1996</u> Page 35634
	Date: November 12, 1996
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Grantor(s): Patricia A Withey	Address: of old 1731 Kimberly Dr
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Beneficiary (Lender) - State States National - Beneficiary (Lender) - State States -	Address: P. O. Box. 3176
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judicially by suit in equity or noniversally by advertisement and sale	crit no her to Port land Or 97208 1000 comments and
orly you have been also been and the Property control your op and the second provided	n an
1. GRANT OF DEED OF, TRUST. By signing below as Grantor, I irrevocably following property, Tax Account Number	r grant, bargain, sell and convey to Trustee, in trust, with power of sale, the located in <u>Kiewsth</u> County, State of Orego
more particularly described as follows:rozcan (tarto) etdail od (tart 19 n	안녕해집에서 해외에서 가지 않는 것이 가지 않는 것이 가지 않는 것이 좋는 것이 같은 것이 같은 것이 같이 있다.
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KLAMATH COUNTY, OREGON. To basG state shall one isonal over boy state in state year pay years boy 3.5	ាក មិ កទៅ ភេទនិស្ថានិន ភេទ កែលអ៊ីមិតែលា ដែល អ្នកស្ថិតក្រសួងស្ថិតនៅ លោក លោក សំណង សមាន អែល អាស្រ ក្រសួត ក្រសួងស្ថិត និងស្ថិត ស្ថិត និងអាស៊ីស្ថិតកំណាមនៅអាស៊ីស្ថិត ស្ថិត ដែលលោកលោក អាមិននាំស្ថិត អ
is showing of putricities not guided, attached better and by this reference or as described on Exhibit A, which is attached bereto and by this reference	a Incorporated barein, and all buildings and other Improvements and fiviting
now or later located on the Property (all referred to in this Deed of Trust as	"the Property"). I also hereby assign to Lender any existing and future leas
and rents from the Property as additional security for the debt described of Trust.	이 이 방법 물건 꽃건적물건물건 것은 이 비누가 많은 것을 가지 않는 것같은 것이 가지 않았다. 이 것이 가지 않는 것은 것은 것을 하는 것이 같이 있다. 것은 것은 것은 것은 것을 알았다. 것은 것은 것은 것은 것은 것은 것은 것은 것을 알았다. 것은 것은 것은 것은 것은 것은 것은 것은 것을 알았다. 것은 것은 것은 것은 것은 것은 것은 것은 것은 것을 알았다. 것은
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collectively Note": no which the last payment is due Nover	mber 25, 2011 , as well as the following obligations, if a
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3. INSURANCE, LIENS, AND UPKEEP.

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: STATE FARM INSURANCE

EGGTE BO : 1137 Mtems13

3 (1.5, xo B, O, S) The policy amount will be enough to pay the entire amount cwing 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)":

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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 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 default.

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 sales or transfers.

int li tourt to bood and or vigos tur or the transmitter and th 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. a what food we

ya richter ""meinersch frendl) waard 6. DEFAULT. It will be a default: South a transfer France of Caracteria

6.1 If you do not receive any payment on the debt secured by this Deed of Trust when it is due:...

6.2 If I commit fraud on make any material imisrepresentation in a 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; JillianDonth rebounded is

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 following: 106.4 Chá Dr

a .a. If all or any part of the Property, or an interest in the Property, is sold or transferred; nt is bood bits th

b. If I fall to maintain required insurance on the Property;

c. If I commit waste on the Property or otherwise destructively use C. If a Community water a second state of the Account of the second state of the second state of the Account of

e. If I fail to pay taxes or any debts that might become a lien on the

Property: 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 already told you about;

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 lian 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.

COLDEED OF TRUS LINE_OF_CREDIT_INSTRUMENT

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 time. A STATE A STATE A STATE

7.1 You may declare the entire secured debt immediately due and payable all at once without notice. W A GEOLOGIES

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 suit in equity or nonjudicially by advertisement and sale, I will also be liable for your reasonable attorney fees including any on appeal or review.

1140/00 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 Credit Agreement. Stored Costs 8. HAZARDOUS SUBSTANCES, the fact that the second second

8.1 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 control of the Property.

8.2.1 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 refuse to permit you or your representatives to conduct an environmental audit on the Property, you may specifically enforce performance of this provision.

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 Deed of Trust: (ii) any release onto or under the Property or other property of any hazardous substance that occurs as a direct or indirect result of acts or omissions by me or my agents or independent contractic and (iii) any release onto or under the Property of any ubstance that occurs during my ownership, possession, or hazardou 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 hercunder 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 instrument and the conveyance.

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	LINE OF CREDIT INSTRU
8.6 All of my representations, warranties, covenants and agreements contained in this Deed of Trust representations	8. SATUSFACTION OF PETER OF THE
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this Deed of Trust or acceptance by you of a deed in lieu of foreclosure of	the person legally entitled therete to during without warranty, the Pi
8.7 For purposes of this Doort of Truck at	preparation and execution of the reconveyance instrument and i with reconveyance at my expense.
means any substance or material defined or designated as hazardous or toxic waste, hazardous or toxic material defined or designated as hazardous or	· · · · · · · · · · · · · · · · · · ·
radioactive substance for decimated by any of hazardous, toxic or	10. CHANGE OF ADDRESS. I will give you my new address i whenever I move. You may give me any actions because address in
applicable federal, state or local statute any other similar term) by any	whenever I move. You may give me any notices by regular mail a address I have given you.
effect or in effect at any time during either the term of this Deed of Trust or the period of time torgate in the term of this Deed of	· 이유 방법에서 방법을 제출했다. 이유 제품 제품 이용 가지 않는 것이 가지 않는 것이 있는 것이 있는 것이 있다. 이용 가지 않는 것이 있는 것이 없는 것이 있는 것이 없는 것이 있는 것이 있는 것이 있는 것이 있는 것이 있는 것이 없는 것이 없는 것이 없는 것이 있는 것이 없는 것이 없 같이 없는 것이 있 않은 것이 없는 것이 없 것이 없는 것이 없 않이 없다. 것이 없는 것이 없는 것이 없는 것이 없 않이 않 것이 것이 없는 것이 없이 없는 것이 없는 것이 없 않이 없 않이 않이 않이 없 않이 않이 않이 않이 않이 않이 않이 않이 않이
the Property following either foreclasure of attaction, or control of	11. OREGON LAW APPLIES. This Deed of Trust will be governed b law.
acceptance by you of a deed in lieu of foreclosure.	12 NAMES OF DISTICE IN this part of the
그는 것이 것 같아요. 이 것 같아요. 그는 것 같아요. 가지 않는 것 같아요. 가지 않는 것 같아요. 가지 않는 것	12 NAMES OF PARTIES. In this Deed of Trust "I", "me" and "m Grantor(s), and "you" and "your" mean Beneficiary/Lender.
I agree to all the terms of this Deed of Trust.	
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Granto Y. Withing	V Matrice Q 1 1 +L
Jern J Withey	Grantor Patricia A Withey
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county of <u>Glameth</u>	<u>— 11/12/94</u> Date
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COPY 1 and 2-Bank; COPY 3-Consumer