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15 000 00 (\$ 15,000.00) Dollars which indebtedness is evidenced by Grantor's Agreement and Disclosure Statement by reference as though fully set forth.

TO SECURE to Beneficiary the repayment of the indebtedness evidenced by the Agreement, together with all renewals, modifications, or extensions thereof, with interest thereon, the payment of other sums, with interest thereon, advanced to protect the security of this Deed of Trust, and the performance of the covenants and agreements of Grantor herein contained, together with interest thereon at such rate as may be agreed upon, Grantor does hereby irrevocably grant, bargain, sell and convey to the Trustee in Trust, with the power of sale, the following described property in

_ County, State of Oregon: Lot 13, Block 14, Klamath River Acres First Addition, In The County Of Klamath, State Of Oregon. Property Tax ID# 3907-25co

WEST together with all tenements, hereditaments, and appurenances now or herestral thereumo belonging or in any wise appertaining, and the rents, issues and profits thereof; it being the express intent of Grantor and Beneficiary that this Deed of Trust and the estate held by Trustee hereunder shall continue in effect notwithstanding that from time-to-time no indebtedness of Grantor to Beneficiary under the Agreement may exist, and shall survive as security for all new or additional indebtedness of Grantor to Beneficiary under the Agreement from time-to-time arising.

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MATURITY DATE: The term of the Agreement commences on the date this Deed of Trust is executed and shall end if not paid sooner on

VARIABLE INTEREST PATE. This agreement contains a Variable Interest Pate. The interest rate on Grantor's Indebtedness under the Agreement may vary from time-to-time in accordance with such rate of rates, as described in the Agreement.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

- 1. To keep the preperty in good condition and repair; to permit no waste thereof, to complete any building, structure, or improvement being built or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.
- 2. To pay before delinquent all lawful tuxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances, impairing the security of this Deed of Trust.
- 3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire, hazards included within the term "extended coverage" and such other hazards as Beneficiary may require in an aggregate amount not less than the total debt secured by this Dead of Trust and all other prior liens. All policies shall be in such companies as the Beneficiary may approve and have loss payable to the Beneficiary as its interest may appear and then to the Grantor. The amount collected under any insurance policy may be applied upon any proceedings to foreclose this Dead of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the
- 4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Baneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding.
- 5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses incurred in enforcing the obligations secured hereby including, without limitation Trustee's and Beneficlary's attorney's fees actually incurred, including attorney fees assessed at trial or on appeal.
- 6. Grantor shall not, without Beneficiary's prior written consent, grant or allow any further encumbrances or liens, voluntary or involuntary, against
- 7. To promptly and fully perform all of the obligations of the mortgager or granter or contract purchaser under any existing mortgage or Deed of Trust or real estate contract on the property, and to save Beneficiary harmless from the consequences of any failure to do so.
- B. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, including flood insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, or otherwise fall to keep and perform any of Grantor's covenants herein contained, the perform such obligations with respect to which the Grantor is in default, without prejudice to Beneficiary's right to accelerate the demand, with interest thereon at the highest rate there and any and all amounts so paid shall be repaid by the Grantor to the Beneficiary upon date of such payment, and all such payments with interest as above provided, shall from the date of payment, be added to and become a part of the date of such payment, and all such payments with interest as above provided, shall, from the date of payment, be added to and become a part of the