Vol. 1997 Page	38302
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When recorded return to:

KLAMATH FIRST JEDERAL SAVINGS & LOAN ASSOCIATION 540 MAIN ST KLAMATH FALLS OR 97601

----- State of Oregon-LINE OF CREDIT DEED OF TRUST (With Future Advance Clause)

1. D. JE AND PARTIES. The date of this Deed of Trust (Security Instrument) isNOVEMBER. 20, ... 1997..... and the parties, their addresses and tax identification numbers, if required, are as follows:

GRANTOR: THOMAS L PETTERSON AND SUSAN PETTERSON, as TEMANTS BY THE ENTIRETY

E If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE: WILLIAM L SISEMORE

LENDER: KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

2. CONVEVANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor to seeme the secure room defined below) and orantor's performance under this security instrument, orantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following da cribed property:

Parcel 1 of Land Partition 60-96 being situate in the S1/2 S1/2 SE1/4 of Section 2, the N1/2 NE1/4 of Section 11 and Government Lots 4 and 5 (NW1/4 NW1/4) and SW1/4 NW1/4 of Section 12, Township 41 South, Range 11 East, WElamette Meridian, Klamath County, Oregon. TAX KEY # R88168. -

		at
The property is located inKLAMATH	(County)	07632
24770 CLD MALIN HWX	MALIN	, Oregon
247.70. OLD. MALIN. HWX	(City)	(200
(Address)		مرد المراجع ال

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian regetter with an rights, casements, appartenances, royantes, innertal rights, on and gas rights, an water and rightant rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

MANNUUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at any one time other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

. SECURED DEET AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows: A. Debt incurred under the terms of all promissory note(s), centract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is

suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

THOMAS L PETTERSON AND SUSAN PETTERSON, as TENANTS BY THE ENTIRETY

\$22,000.00 DECEMBER 1, 2017

20

OREGON - DEED OF TRUST (NOT FOR FINIA, FULLIC, FHA OR VAUSE) Dit C1 Tankers Systems, ed., St. Cloud, MN. (1-00-307/1341). Form RE-DT-OP. 9/21/94 (page 1 of 4)

- 3. All future advances from Londer to Grantor or other future oblightions of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future oblightions that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future for some advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.
- This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.
 PAYMENTS. Grantor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.
- 5. WARRANTY OF TITLE. Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security fastrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.
- PRIOR SECURITY INTERESTS. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees:
 - A. To make all payments when due and to perform or comply with all covenants.
 - D. To premptly deliver to Lender any notices that Grantor receives from the holder.
 - C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.
- CLALIAS AGAINST TITLE. Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.
- 9. DUE ON SALE OR ENCOMBRANCE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable. This covenant shall run with the Property and shall remain in effect until the Secured Debt is paid in full and this Security Instrument is released.
- 19. PROFERTY CONDITION, ALTERATIONS AND INSPECTION. Granter will keep the Property in good condition and make all repairs that are reasonably necessary. Granter shall not commit or allow any waste, impairment, or deterioration of the Property. Granter will keep the Property free of noxious weeds and grasses. Granter agrees that the nature of the occurancy and use will not substantially change without Lender's prior written consent. Granter will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Granter will notify Lender of all demands, proceedings, claims, and actions against Granter, and of any loss or damage to the Property.

Lepder or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Grantor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

- 11. AUTHORITY TO PERFORM. If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.
- 12. ASSIGNMENT OF LEASES AND RENTS. Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "Leases") and rents, issues and profits (all referred to as "Rents"). Grantor will promptly provide Lender with true and correct copies of all existing and future Leases. Grantor may collect, receive, enjoy and use the Rents so long as Grantor is not in default under the terms of this Security Instrument.

Granter agrees that this assignment is immediately effective between the parties to this Security Instrument. Granter agrees that this assignment is effective as to third parties when Lender or Trustee takes affirmative action prescribed by law, and that this assignment will remain in effect during any redemption period until the Secured Debt is satisfied. Granter agrees that Lender or Trustee may take actual possession of the property without the necessity of commencing legal action and that actual possession is deemed to occur when Lender, or its agent, notifies Grantor of default and demands that any tenant pay all future Rents directly to Lender. On receiving notice of default, Granter will endorse and deliver to Lender any payment of Rents in Granter's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Granter warrants that no default exists under the Leases or any applicable landlord/tenant law. Granter also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

- 10. LEASEHOLDS; CONDOMINIUMS; PLAPINED UNIT DEVELOPMENTS. Grantor agrees to comply with the provisions of any lease it this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development. Grantor will perform all of Grantor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 14. DEVAULT. Granter will be in default if any party obligated on the Secured Debt fails to make payment when due. Granter will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that I onder at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired shall also constitute an event of default.
- 13. REMEDIES ON DEFAULT. In some instances, federal and state law will require Lender to provide Grantor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these

2 1014 Consists Systems, No., St. Cloud, NN. (1-000-397-2341) Form PE-DT-CR 9/21/94

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limitations, if any, Londer may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Granter is in default.

At the option of Lender, all or any part of the agreed fees end charges, accrued interest and principal shall become intradictely due and payable, after giving notice if required by law, upon the occurrence of a default or anytime the coafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents, including without limitation, the power to sell the Property.

If there is a default, Trustee shall, in addition to any other permitted remedy, at the request of the Lender, advertise and sell the Priperty as a whole or in separate parcels at public auction to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee shall give notice of sale including the time, terms and place of sale and a description of the Property to be sold as required by the applicable law in effect at the time of the proposed sale.

Upon sale of the Property and to the extent not prohibited by law, Trustee shall make and deliver a deed to the Property soll which conveys absolute title to the purchaser, and after first paying all fees, charges and costs, shall pay to Lender all moneys advanced for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon, and the principal and interest on the Secured Debt, paying the surplus, if any, to Grantor. Lender may purchase the Property. The recitals in uny deed of conveyance shall be prima facie evidence of the facts set forth therein.

All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Grantor's default. Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

- default. Lender song the feedback of the one of the one of the end of the event and exclusing any refined on Orland's default. Lender does not waive Lender's right to later consider the event a default if it continues or happens again.
 EXPENSES: ADVALCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS. Except when prohibited by law, Grantor agrees to pay all of Lender's expenses if Grantor breaches any covenant in this Security instrument. Grantor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protocting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Grantor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remembers under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This Security Instrument shall remain in effect until released. Grantor agrees to pay for any recordation even of such release.
- 7. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 960) et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" or "hazardous substance" under any Environmental Law.

Grantor represents, warrants and agrees that:

- . Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except is previously disclosed and acknowledged in writing to Lender. Grantor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- C. Grantor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor shall take all necessary remedial action is accordance with any Environmental Law.
- D. Granto- shall immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- CONDEXENATION. Grantor will give Lender property through condemnation, eminent domain, or any other means. Granter authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or my part of the Property. Such proceeds shall be considered payments and will be applied as provided in th's Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.
- 19. INSURANCE. Grantor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Grantor subject to Lender's approval, which shall not be unreasonably withheld. If Grantor fails to maintain the coverage described above. Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Grantor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Grantor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Grantor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Grantor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at I ender's option. Any application of proceeds to principal shall not rend or postbone the due date of the cheduled payment nor change the amount of any payment. Any excess will be paid to the Grantor. If the Property is acquired by Lender, Grantor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition. ESCROW FOR TANES AND INSUFANCE. Unless otherwise provided in a separate agreement, Grantor will not

- ESCROW FOR TANES AND INSUEANCE. Unless otherwise provided in a separate agreement. Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.
 FEANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Grantor will provide to Lender upon request, any
- M. FUNANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Grantor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Grantor's obligation; under this Security Instrument and Lender's lien status on the Property.
- 22. JOHNT ADD INDIVIDUAL LEADERTY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All duties under this Security Instrument are joint and individual. If Grantor signs this Security Instrument but does not sign an

(page 3 of 4)

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cvidence of debt. Granter does so only to mortgage Granter's interest in the Property to secure payment of the Scene d Debt and Granter does not agree to be personally liable on the Secured Debt. If this Security Instrument cource a guaranty between 1 ender and Granter, Granter agrees to waive any rights that may prevent Lender from bill difference and anti-deficiency or one-action laws. Granter agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Granter's consent. Such a change will not release Granter from the terms of this Security Instrument. The dubt shall be structure of this Security Instrument shall bind and benefit the successors and assigns of Granter and Lender. As Y ICABLE LAW, SEVERARH ITY: INTERPRETATION. This Security Instrument is governed by the laws of AP 'CICABLE LAW, SEVERABILITY: INTERPRETATION. This Security Instrument is governed by the laws of AP MACABLE LAW: SEVERABILITY: INTERPRETATION. This Security Instrument is governed by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction in which Lender is located, except to the extent otherwise required by the laws of the jurisdiction may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or implicitly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced and will not affect the enforceability of the remainder of this Security instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and bealings of the security Instrument. Time is of the essence in this Security Instrument.

- 21. SUCCESSOR TRUSTEE. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee without any other formality than the designation in writing. The successor trustee, without conveyance of the Property, shall succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law.
- NOTICE. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address or page 1 of this Security Instrument, or to any other address designated in writing. Notice to one grantor will be deemed to be notice to all grantors.
- WAVERS. Except to the extent prohibited by law, Grantor waives all appraisement and homestead exemption rights
- relating to the Property. 27. OTHER TERMS. If checked, the following are applicable to this Security Instrument:
 - The Line of Credit. The Secured Debt includes a revolving line of credit provision. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.
 - Construction Loan. This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.
 - Finiture Filing, Grantor grants to Lender a security interest in all goods that Grantor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the Uniform Commercial Code.
 - IN Riders. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]
 - Condominium Rider Delanned Unit Development Rider Dother HAZARD INSURANCE RIDER A lditional Terms. THE TERMS OF THE AGREEMENT DESCRIBED IN PARAGRAPH 4 PROVIDE THAT
 - THE INTEREST RATE ON THE GRANTORS INDEBTEDNESS UNDER THIS AGREEMENT MAY VARY 177 FROM TIME TO TIME IN ACCORDANCEWITH SUCH RATE OR RATES AS DESCRIBED THEREIN.

AT THE TIME WE RELEASE THE DEED OF TRUST, YOU WILL BE CHARGED A RECONVEYANCE FIE OF NOT LESS THAN \$5.00. YOU SHALL ALSO PAY ANY RECORDATION COST.

SIGNATURES: By signing below, Grantor a grees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

THOMAS L PETTERSON (Signature) SUSA PETTERSON (Dato) (PO)-ACKNOWLEDGMENT: STATE OF OREGON , COUNTY OF KLAMATH by South of Sugar Dooletty ˈːnˈ) (Notary Public) OFFIC DEAL NOTARY ELANDER THE NOTARY FUBLIC CREGON COMMISSION NO. 037907 THE CHEGON S JUMISSION EXAMPLES SEPT. 13, 1998 DE CONVUESIA DO F STATE OF OREGON, Constrat Karnet On this to 020-2. Petterson 1 5V mb 5 20, 1997 personally appeared day of..... who, being duly supern (or attirmed), did say that . The is the attorney in fact for End he executed the foregoing instrument by authority of and in behalt of said principal; and ... he acknowledged said instrument to be the set and deed of said principal. For E. Dec (tille (Signature) COMMISSION NO. 057607

LN # 0903700068

HAZAFD INSURANCE LOAN NIDER

NOTICE: THE SECURITY INSTRUMENT CONTAINS A PROVISION ALLOWING THE LENDER TO PLACE FAZAED INSURANCE ON THE PROPERTY AND ADD THE COST OF THE INSURANCE TO THE ICAN FALANCE.

WARNING:

UNLESS YOU, (THE "BORROWER") PROVIDE US, (THE "LENDER") WITH EVIDENCE OF INSURANCE COVERAGE AS REQUIRED BY OUR CONTRACT OR LOAN AGREEMENT, LENDER MAY FURCHASE INSURANCE AT FORROWER'S EXPENSE TO PROTECT THE LENDER'S INTEREST. IF THE COLLACERAL BECOMES DAMAGED, THE COVERAGE THE LENDER PURCHASED MAY NOT PAY ANY CLAIM BORROWER MAKES OR ANY CLAIM MADE AGAINST THE BORROWER. BORROWER MAY LATER CANCELL THIS COVERAGE BY PROVIDING EVIDENCE THAT BORROWER HAS OBTAINED PROPERTY COVERAGE ELSEWHERE.

THE BORROWER IS RESPONSIBLE FOR COST OF ANY INSURANCE PURCHASE BY LENDER. THE COST OF THIS INSURANCE MAY BE ADDED TO YOUR CONTRACT OR LOAN BALANCE. IF THE COST IS ADDED TO THE CONTRACT OR LOAN BALANCE, THE INTEREST RATE ON THE UNDERLYING CONTRACT OR LOAN WILL APPLY TO THIS ADDED AMOUNT. EFFECTIVE DATE OF COVERAGE MAY BE THE DATE THE BORROWER'S PRIOR COVERAGE LAPSED OR THE DATE THE ECARCYER FAILED TO FROVIDE PLOOF OF COVERAGE.

THE COVERAGE LENDER PUTCHASES MAY BE CONSIDERABLY MORE EXPENSIVE THAN INSURANCE THE BORROWER CAN OBTAIN ON BORROWER'S OWN AND MAY NOT SATISFY ANY NEED FOR PROPERTY DAMAGE COVERAGE OR OTHER MANDATORY LIABILITY INSURANCE REQUIREMENTS IMPOSED BY APPLICABLE LAW. BY SIGNING THES THE BORROWER AGREES TO FLL OF THE ABOVE.

SUSAN PETTERSON

STATE OF OR TOON: COUNTY OF KLAMATH : 15.

Ink^{+}	preconduction and	Klomath First Federal the 21st	dav
0}	Norreabor	D. 19 97 at 2:11 o'clock P. M., and duly recorded in Vol. M97	
		Mortgages on Fage 38302	
		By Berneiha G. Letsch, County Clerk	
E.H.	\$30,00	By Kithlin Koosi	_