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24:13340 Loan No.

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JANUARY 29, 1998 rentor is DOUGLAS W. HANSON AND BEVERLY HANSON The grantor is ("Borrower"). The mustee is ("Trustee"). The beneficiary is REGIONAL TRUSTEL SERVICES CORPORATION ON MORTGAGE CORPORATION, A WISCONSIN CORPORATION which is organized and existing under the lays of STATE OF WISCONSIN 21731 VENTURA BLVD. SUITE 240 WOODLAND HILLS, CALIFORNIA 91264 , and whose address is ("Lender"). Borrower owes Lender the principal sum of Fifty One Thousand Six Hundred and 90/109 \_). This debt is evidenced by Borrower's note dated the same date as this Security Instrument the full debt, if not paid earlier, due and payable on MARCH 1, 2028 Dollars (U.S. \$ 51,600.00 ("Note"), which provides for monthly payments, with the full debt, if not paid earling, due and payable on (Note), which provides for morany payments, with ins full debt, it not paid earning, due and payate on the security instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, estensions and modifications of the Note; (b) the payment of all other sum, 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 the Trustee, in trust, with power of sale, the following described property located in County, Oregon: KLAMATH LOT 10 OF POULE HOME SITES, A RE-SUBDIVISION OF THE SOUTH 270 FEET OF TRACTS 22, 23, AND 24 AND ALL OF TRACTS 33, 34, 35 AND 36 OF HOMELAND TRACTS NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

	819 MARYLAN	D AVENIJE		KLAMA'	TH FALLS	
which has the ad Oregon <u>976</u>		[Sires]			[Cay]	

TOGISTHIR WITH all the improvements now or hereafter erocted on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be inversed by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property," BORIOWER COVENANTS that Borrower is lawfully asised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencurbered, except for encumbrances of record. THE SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by indications constitute a uniform security instrument covering rate momenty.

juristiction constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender coversant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower sha and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Borrower shall promptly pay when due the principal of

and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
2. Funds for Taxes and Insurance. Subject to applicable law or to a written weiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flow insurance; premiums, if any; (e) yearly mortgage insurance premiums; (d) yearly leasehold payments or ground rents on the Property, if insurance premiums; (d) yearly flow insurance; premiums, if any; (e) yearly mortgage insurance premiums, if any and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally, related mortgage loan may require for Borrower's escrow account under the federal Real Essate Settlement Procedures Act of 1974 as annehid from time to time, 12 U.S.C. Section 2601 ("RESPA"), unless another law that applies to the Funds a lesser amount. If so, Lender may, at my time, cellect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in actordance with applicable law.

The Funds shell be held in an institution whose deposite are insured by a foderal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shell apply the Funds to pay the Escrow Rems. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Rems, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lander may negative Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this lean, unless applicable law provides cherrise. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any Interest or earnings on the Funds. Forrower and Lender may gree in writing, however, that interest shall be paid on the Funds. Lunder shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the puppes for which each debit to the Funds vas made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

ODECCIN	3.	Single Comil	. Jannia Ma	e/Freddie Mac	TIMIFORM	INSTRUMENT
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Form 3038 9/90 Amended 5/91 CAY (and of fages) Initials.



If the Funds held by Lender encoded the amounts permitted to be held by applicable law. Lender shall account to Borrower for the case Funds it accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient pay the Eschwittens when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount cessary to make up the deficiency. Borrower shall make up the deficiency is no more than twelve monthly payments, at Lender's sole excess Funds il accordance to pay the Esci to Leader the amount discontion.

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Upon resyment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note: second to smounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner; Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this pavagraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender recipits evidencing the payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against the holder of the lien in, legal proceedings which in the Lender's opinion operative prevent the enforcement of the lien in or (c) secures from the holder of the lien in agreement setisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any perior of the Property is subject to a lien which may attain priority over this Security Instrument. If Lender determines that any the lien. Borrower shall satisfy the lien or takin one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower cordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Leuder and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. and

Unless Londer and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Londer's security is not lessened. If the restoration or repair is no economically feasible or Lender's security would be lessened, the insurance proceeds that is applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether cr not then due. The 30-day period will begin when the notice is given. is not 30

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan Application; Leaseholds. Borr shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall be in default if any forfeiture action or proceeding, whuch residence for a control to criminal, is begun that in Lender's good faith guidgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's good faith guidgment could result in forfeiture good faith determination, preclades forfeiture of the Borrower's interest in the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower any cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower is interest in the Property or other during the loan evidenced by the Society of the Borrower's interest in the Property or other user information or statements to Lender's failed to provide Levder with Borrower's or interest. Borrower as a principal residence. If this Security Instrument is on a leasehold, Borrower's control with the loan evidenced by the Note, including, but not limited to, representations concerning any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees Borrowei

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Institument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or torfeiture or to enforce laws or regulationi), then Lender may do and pay for whatever is necessary to protect the value of the Property and Londer's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable autorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall beer interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security surance coverage lequired by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance previously in effect, from an alternate mortgage insurance approved by Lender. If aubstantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance approved by Lender. If aubstantially equivalent mortgage insurance previously in effect, from an alternate mortgage insurance approved by Lender. If aubstantially equivalent mortgage insurance being paid by Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance previously in effect. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance average laps to be previously and the period that Lender requires) provided by an insurer approved by Lender ugain bucomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance to require approve by an insure approved by Lender ugain bucomes available and is obtained. Borrower shall pay the premiums required to maintain the requires provided by an insure approved by Lender ugain bucomes available and is obtained. Borrower shall pay the premiums required to maintain the tween Borrower and Lender or applicable law.

ection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower of or prior to an inspection specifying reasonable cause for the inspection. 9. Inspection. notice at the tin

10. Condimnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemna-tion or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument immediately divided by (b) the fair market value of the Froperty immediately before the taking. Any before the taking, unless Borrower and Lender otherwise agree in writing before the taking is less than the encount of the property immediately before the taking, and the fair market value of the Froperty immediately before the taking of the Property immediately before the taking, the fair market value of the Froperty immediately before the taking of the Brorower. In the event of a secured immediately before the taking unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

Form 3038

If the Projecty is abandoned by Borrower, or if, after nulice by Lender to Borrower that the condemnor offers to wate an award or settle a claim for lamages, Borrower fails to respond to Londer within 30 days after the date the notice is given, Lender is authorized to col-lect and apply the proceeds, at its option, wither to restoration or repair of the Projecty or to the sums secured by this Security Instrument, whether or met the due.

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Unless Linder and Borrower otherwise spree in writing, any application of proceeds to principal shall not extend or pospone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearinge By Lender Not a Waiver. Extension of the time for payment or modification of amor-tization of the suits secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the linbility of the original Borrower of Borrower's successors in interest. Leader shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify smortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbestance by Lender in ex-ercising any right or remedy shall not be a waiver of or preclude the exorcise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Sec Instrument shall bid and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accountedations with regard to the terms of this Security Instrument or the Note without that Borrower's consent. of this Security

Note without that Ilorrower's consent. 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges ocllected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class stail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Leader. Any notice to Lender thall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with epplicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

Borrower shall be given one conformed copy of the Note and of this Security Instrument. 16. Bornower's Copy.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower) is not a netural person) without Lender's prior written consent, Lender ray, at its option, ruquire immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be energied by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to gay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of it Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument, or (b) entry of a judgment en-forcing dis Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expen-ses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this security Instrument and the colligation: secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of scelenition under paragraph 17.

19. Sale of Note; Charge of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or is the Property. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous any Environmental Law. The preceding two sentences shall not epply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or cher action by any governmental or regulatory agenty or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has ac-tual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Lavi.

As used in this paragraph 20, "Hazirdous Substances" are those substances defined as toxic or hazardous substances by Environmental Lay and the following substances: gasoline, keroisene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials costaining asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal bases and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

## NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows: 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default rust be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secared by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the ano-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Leuder at its option may require immediate payment in full of all sums secured by this Security Instrument without further dimand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall he en-tided to collect till expenses incurred in pursuing the remedies provided in the paragraph 21, including, but not limited to, reasonable attornity's few and costs of title evidence.

If Leader invokes the power of sule, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed hy ap-plicable law to Birrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public action to the highest bidder at the time and place and under the terms designated in the actice of sale is use or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its design-nee may parchase the Property at any sale.

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Trasice shall deliver to the purchaser Trustee's deed convering the Property without any covenant or warranty, expressed or implied. The residues in the Trustee's deed thall be gained face endence of the trust of the statements made therein. Trustee shall apply the process of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all must secured by this Scenarity Instrument; and (c) any excess to the person or persons legalby entitled to it.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrander this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons logally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under applicable law.

23. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveysnce of the Property, the successor trustee shall succeed to all the title, power, and duties conferred upon Trustee herein and by applicable law.

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by appellate court

25. Riders to this Security Instrument. If one or more riders are enscued by Borrower and recorded together with this Security Instrument, the overants and agreements of each such rider shall be incorporated into and supplement the covenants and agreements of thi Security Instrument as if the rider(s) were a part of this Security Instrument.

Check applicable box(es)]		1-4 Family Rider
Adjustable Ente Rider	Condominium Rider	Biweekly Payment Rider
Jraduated Payment Rider	Plansed Unit Development Rider	한 일 만 <mark>눈물</mark> 한 것 같아. 아이는 것 것 않고 있는 것 같아.
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BY SIGNING BELOW, Berrowin rider(s) executed by Borrower and recorded	r accepts and agrees to the terms and opvectants contained in this	Security Historican and in any
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Witnesses	Alm 1ki	12
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	DOUGLAS W. HANSON	-Borrower
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	Kuruly Hanse	(Sesi)
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		-Borrower
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STATE OF OREGON,	Blanath Comity ss: Tanuaris 1998, per	
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DOUGLAS W HANSON AND BEVER		and acknowledged
the foregoing instrument to be hit / her	thur yoluntary act and deed.	
	Before me	에 가 관계 실패 등을 가 들어가 있다. 가 가 있는 것 같아. 가 많은 것 같아. 아이는 것 같아. 가 있는 것 같아. 가 가 있는 것 같아.
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KIMBERLY AND	<u>Ia</u>   ✓	y Public for Oregon
COMMISSION HO. 05191	B REQUEST FOR BECONVEYANCE	
MY COMMISSION EXPIRES MAY. 25,	2000	tex. together with all other indeb-

Learning the interview of the formation of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indestedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to recorvery, without warrasty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

STATE OF CREIJON: COUNTY OF KLAMATH : SS.

		Amerititle_			<u>4th</u> day
Filed for record at request of	_A.D., 19_98	at:16	o'cleck AM	L, and duly recorded in Vol.	<u></u>
C C	ſ <u></u> ]	<u>Kortgages</u>	UR TOPE	Bernetha G. Leisch, Count	한 방법은 이번 것을 위한 것은 것을 위한 것을 했다.
FEE \$25.00			У∕	attur Rosel	