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LARRY EUGENE FOX AND VIOLET DONNETTE FOX AS TENANTS BY THE ENTIRETY

a corporation organized and existing under the laws of DELAWARE interesting and existing under the laws of DELAWARE interesting and existing under the laws of the 2354 POPLAR, DRIVE , MEDFORD SOUARE , MEDFORD : OR 9 97504 (mar finite the about and share the about and share the about whose address is (herein, Lender,). Witnessethting I in Stromlisten gldinom entral aft ditwordtagor gabas i gl blad shoull ede 1

asen blac geg or betimper moories aft becare diale tents based for an unread in anomeration and the accessments, increases, premiums and ground rulls as they fall the such excess mall be, at Darmwer's option, either processly regard to thereaver or credited to Borrower on inoubly installments of Fonds. If the annual of the Funds held by Lander and not be sufficient to pay takes, assessments, insurance premiums and ground reate as they fall due, Borrows shall juy to fur during anothe accessive to make up the deficiency in one or more payments and order

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 56,275.48 writekens, borrower is indepied to Lender in the principal som of \$ 00,270.40 evidenced by Borrower's Loan Agreement dated MARCH 31, 1998 and any extensions or renewals thereof (including those pursuant to any Renegotiable Rate Agreement) (herein "Note"), providing for monthly installments of principal and interest, including any adjustments to the amount of payments or the contract rate if that rate is variable, onapor tere with the balance of the indebtedness, if not sooner paid, due and payable on MARCH 30, 2028

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with interest thereon, including any increases if the contract rate is variable; (2) future advances under any Revolving Loan Agroement; (3) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and, (4) the performance of the covenants and agreements of Borrower herein contained, Borrower in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, hereby morigage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of KLAMATH FALLS one li sting bullong an almomy the bladened between the State

5. Hayard Insurance, horrower shall krepting impreventation on existing or hereafter exected on thogenOto; inspect attainst for by inn hereids included within the term "extended coverage," and such other hereads as Leader may require and in such airming and for such parinds as Lender, may require diffice barber terreservoiding the instructe half by chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be Inde bar raba ! of citizen and in a lot light torreat share and renewal share a from acceptation . Listicity discussions include a condered meetinge classe in favor of and in a form acceptible of Fonder, Londer shall have the eight to hold the pullcies and renovals theread, subject to the farms of any morisage, deal of trust or utiler sourily agreement with Ban I to beel einthout when and duling notify

in the event of boy, Horeweet shall give prompt police to the fastitude carrier, and Londer, Londer may make provide the state provided provided by Borning

violes Lender and Inertowic athera ise agree in writing, insurance proceeds shall be applied to ever ration or repair of the Property damaged, if the restination or tepsir is exploratically fessible and Londer's security is not federed. If the restoration or what is not editerineally traffile or Lender's scurity would be lessmed, the Instrance proceeds shall be applied to the wirms secured by this Security Instrument, whether or not then due, with any excess paid to Boscover, it llarveses estaded the Property or does not arguer within 20 days a cours from finder that the biserance carter by active and the larvese the biserance proceeds. Leader may use the proveds to reast or renore the Brockets or D pressured by this Security Instrument, whether or not then movin in some entransforming of ALL ALCOUT HE

or horrower calculates acreate writing, not application of proceeds to principal shall not extend or provision of the data defined in monthly phyriodits referred to in-possible 1 and 2 or charge the amount of the pay ments, it meet program 10 the Property is sequired by I enders Borrawer's rights to my insurance pulletes and proceeds resurring them damage to the Property prior to the acquisition thall pass to Lender to the entent of the atmas admed by this Security instainment manificially prior to the sequestion

6. Pressivation and Maintegance of Property, Leaseholds: Condominings: Planned Unit Developments. Receiver that have the Rogerty in good repair and shall not commit wate or permit investment or deterioration of the Property and analy with the provisions of any fears if this Deal of True is the a learchold. If this Deed of frest brees with in a readoministra on a platined unit development. Borrower shall deiform all of Borrower's obligations mass the elementa of coverants creating of governing the condominium or planned unit dovelopment the by lase and receivers of the condominium or planned unit development, and constituent developments

7. Protection of Lander's Security. If Bergwer fails to perform the covenants and agreements contained in this CI9TODSO 00-30-94 Deed of Trust OR LONGINAL

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TOGETHER with all the improvements now or hereafter erected on the property, and all easing the appurtenances and rents (subject to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Deed of Trust and all of the foregoing, fogether with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter referred to as the "Property."

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Borrower covenants that Borrower is lawfully seised 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 covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note, including any variations resulting from changes in the Contract Rate, and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Deed of Trust and ground rents on the Property, if any, plus one twelfth of yearly premium installments for hazard insurance, plus one twelfth of yearly premium installments for mortgage insurance; it any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay. Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

may require. Upon payment in full of all sums secured by this Deed of Trust, Lender, shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later, than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note, and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable at the applicable Contract Rate, and then to the principal of the Note.

4. Prior Mortgages and Deed of Trust; Charges; Liens, Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due, Borrower shall pay or cause to be paid all taxes, assessments and other charges fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require. The insurance carrier providing the insurance shall be chosen by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage; deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

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.

Unless Lender 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 Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be 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 or not then due. The 30-day period will begin when the notice is given.

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 19 the Property is acquired by Lender, Borrower's rights 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. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this

06-30-94 Deed of Trust OR ORIGINAL

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11097 Deed Of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender's the Lender's option, upon notice to Horrower, may make such appearances; disburse such sums, including reasonable attorney fees, and take such action as is necessary to protect Lender's interest. If Lender' required mortgage insurance as a condition of making the loan secured by this Deed of Trust; Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with: Borrower's and Lender's writteniagreement or applicable law to 01 mode scal tryat station (2) show

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any, Any, amounts disbursed by Lender, pursuant to this paragraph 7: with interest, thereon, at the applicable Contract Rate, shall become edditional indebtedness of Borrower, secured by this Deed of Trust, Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

hereunder. 8. Inspection. Lender may take or cause to be made reasonable entries upon and inspections of the Property, related to Lender's interest in the Property. 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security 10. Borrower Not Released; Forbearance By Lender Not's Waiver. Extension of the time for payment or modification of amortization of the sumal secured by this Deed of Trust granted by Lender to any successor in interest

modification of amortization of the sume secured by this Deed of Trust granted by Lender to any successor in interest of Borrower and all other parties who are or who hereafter/may become secondarily liable shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy,

11. Successors and Assigns Bound; Joint and Several Liability; Corsigners. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who consigns this Deed of Trust, but does not execute the Note, (a) is consigning this Deed of Trust only to grant and convey that Borrower's interest in the Property to Trustee under the terms of this Deed of Trust, (b) is not personally liable on the Note or under this Deed of Trust, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Deed of Trust or the Note without that Borrower's consent and without releasing that Borrower or modifying this Deed of Trust as to that Borrower's interest in the Property.

12 Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the address stated in the Note or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender, when given in the manner designated herein:

anner designated herein: Analysis and lateral loss and paribulari hered it dramates at belance in the state and local laws of the jurisdiction in which the Property is located 13. Governing Law; Severability. The state and local laws of the jurisdiction in which the Property is located shall apply except where such laws conflict with Federal law; in which case, Federal law applies. The foregoing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Deed of Trust and the Note are declared to be severable. As used herein, "costs" and "expenses" and "attomey fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust, if

requested, at the time of execution or after recordation hereof. 15. Rehabilitation Loan Agreement. Borrower, shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property: planteach bas gland

16. Transfer of the Property. If Borrower sells or transfers all or any part of the Property or an interest therein, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or less not containing an option to purchase, (d) the creation of a purchase money security interest for household appliances, (e) a transfer to a relative resulting from the death of a Borrower. (f) a transfer where the spouse or children of the Borrower become an owner of the property; (g) a transfer resulting from a decree of dissolution of marriage, legal Borrower become an owner of the property; (g) a transfer resulting from a decree of dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the Borrower becomes an owner of the property; (h) a transfer into an inter vivos trust in which the Borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property; or (i) any other transfer or disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower shall cause to be submitted information required by Lender to evaluate the transferee as if a new loan were being made to the transferee. Borrower will continue to be obligated under the Note and this Deed of Trust unless Lender releases Borrowar is writing Borrower in writing.

If Lender does not agree to such sale or transfer, Lender may declare all of the sums secured by this Deed of Trust to be immediately due and payable. If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed or delivered within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 17 hereof.

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

08-30-94 Deed of Trust



Transferration; Remedica, Except as provided in paragraph 16 hereof, or sa otherwise, required by law. upon Borrower's breach of any covenant or agreement, of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to; cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust, 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 nonexistence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys, fees.

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If Lender invokes the power of sale, 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 the Property or some part thereof is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law After the lapse of such time as may be required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. 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 Lender's designee may purchase the Property at any sale and tak itals

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

18. Borrower's Right to Reinstate, Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or to (ii) entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as provided in paragraph 17 hereof including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shell continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred effect as if no acceleration had occurred effect as the best remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents, Appointment of Receiver, Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Deed of Trust, Lender, and the receiver shall be liable to account only for those rents actually received.

20. Reconveyance. Upon payment of all sums secured by this Deed of Trust, and if Lender is not committed to make any future refinancings or future advances; Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled thereto. Such person or persons shall pay all reconveyance fees and costs of recordation, if any at 6 (a) substant out to real

21. Substitute Trustee. In accordance with applicable law, Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law. 22. Attorney's Fees. As used in this Deed of Trust and in the Note, "attorneys' fees" shall include attorney's fees,

if any, which shall be awarded by an appellate court, out ration being lide en or some more than revorent sortioner

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appression made or manifer, Lender may declare all of the sum second by this Dout of Triat to be inter elevely deve and matches if Lander evenings such notion to spectrate, Lander chait mult florencer confec of the released of the are bearing to a construction of the personal fluctuation and be shall provide a period of non-loss than 30 the frame to the non-section fluctuation of an extended the fluctuation of the terms of pay their transmission of such parind, Lender mey, willow furner notice or demand on Hornwer, louised AT imprisoned of Earl many cales into the excine

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08-30-94 Deed of Trust OR

TEARM (WE REAL STORAWER and Londer further covenant and appece as follows:

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

		Jam Eugene -	2,
		LARRY EUGENE FOX	-Borrower
	- her	VIOLET DONNETTE	FOX -Borrower
STATE OF OREGON	n. Jacks	Sounty es:	
On this 01 - day of Larry EUGene fox	and Jole	$19\frac{70}{10}$, personally a	ppeared the above named
the foregoing instrument to be <u>Me</u>		voluntary act and deed.	and acknowledged
(Official Seal) My <u>Commission expires</u> :	1/2/0, Be	fore me: M	$\int_{-\infty}^{\infty}$
OFFICIAL SEAL TINA M CANOE ROTAFY BIR IN ANOR		Juna M	and
NOTARY PUBLIC - OREGON COMMESSION NO. 000477 MY COMMESSION EDVIRES MANUARY 2, 2001		Notæry Public	
11.5 CANFUARY 2, 2001	REQUEST FOR RE	CONVEYANCE	
TO TRUSTER.			

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness 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 reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date:

(Space Below This Line Reserved For Lender and Recorder)

Return To: Household Finance Corporation 577 Lamont Road Elmhurst, IL 60126 11099

EXHIBIT 'A' LEGAL DESCRIPTION

A parcel of land situate in the N1/2 NE1/4 SE1/4 of Section 7, Township 38 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon; being more particularly described as follows: Beginning at a point on the West line of the NE1/4 SE1/4 of Section 7, Township 38 South, Range 9 East of the Willamette Meridian from which point the Northwest corner of said NE1/4 SE1/4 bears North 0 degrees 17' East 440.0 feet distant; thence East 82.0 feet; thence South 0 degrees 17' West 95.0 feet; thence East 196 feet, more or less, to a point on the Westerly right-of-way line of Uhrmann Road, as the same is presently located and constructed; thence Southeasterly along said Westerly right-of-way line 126 feet, more or less, to its intersection with the South line of the N1/2 NE1/4 SE1/4 of said Section 7; thence Westerly along said South line 298 feet, more or less, to the Southwest corner of said N1/2 NE1/4 SE1/4; thence North 0 degrees 17' East 220 feet, more or less, to the point of beginning.

STATE OF OREGON: COUNTY OF KLAMATH ; ss.

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÷	of <u>April</u>	A.D., 19 98 at 11:46 o'clock M., and duly recorded in Vol	
۰.	cl	Mortgagea on Page 11005	
		22 Bernetha G. Letsch, County C	lerk
11 - 1 2	FEE \$35.00	By Kattlun Kora	
	소리는 방법은 소설을 가 드릴 수 있다.		

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