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		STATE OF OREG	ion,
TRUST DEED		County of	} ^{SS}
		A certify th	at the within instrument record on the da
Jeffrey D. & Lori D. Hoyal		was received for	19 is
39/0 Bellinger Lane		o'cloc	kM., and recorded i
fedford, OR 97501 Grantor's Name and Address	SPACE RESERVED	book/reel/volume	No on pag
Linda M. Munsey	FOR		and/er as fee/file/instru
4303 Jennie Way	RECORDER'S USE	ment/microfilm/i	reception No of said County.
Medford, OR 97504 Beneficiary's Hame and Address	· · · · · · · · · · · ·	Witness my	y hand and seal of Coun
w recording, resum to (Name, Address, Zip): Jeffrey D. Hoyal		affixed.	
3976 Bellinger Lane	a galaria (h. 19	an de la companya de	TITLE
Madford, OR 97501		NAME	, Depu
2011 (1911 - 1917 - 191	MTC1396-	ania By	, , . ,
THIS TRUST DEED, made this ninth			
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Linda M. Mutisey			
Linda M. Munsey	WITNESSETH:	******	as Deschold
Grantor irrevocably grants, bargains, sells a	end conveys to true	stee in trust, with powe	r of sale, the property
Klamath County, Oregon, de	escribed as:		
Exhibit "A"	والمراجع والمتعوي والمراجع	the second this	
		AMERNITLE, has recorded this instrument by request as on	accomodianon oniv.
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To keep the property free from construction fi assessed upon or against the property before any part of promptly deliver receipts therefor to beneficiary; should liens or other charges payable by grantor, effect by dir	MANCE of each agree hundred thousa Dollars, w. fer and made by gran syst. 20 instrument is the date a to, attempt to, or ac ut first obtaining the u- rument, irrespective o antor of an earnest me grees: in good condition and the property. d habitable condition a incurred therefor. , covenants, condition a incurred therefor. , covenants, condition a incurred therefor. , covenants, condition a pursuant to the Uni ces, az well as the cos use on the buildings y may from time to the loss payable to the fie reason to procura any of insurance new or i under any fire or oth eliciary may determine plication or release shut the grantor fail to mu in paragraphs 6 and 7 y rights arising from b peribed, as well as the ed, and all such paym of insurance new of i unduling the cost of obligation and trusted ding purporting to all the including the cost of obligation and trusted ding purporting to all i adjudge reasonable of operty shall be taken that all or any portion is the either an attorney, w re this eation	ment of grantor herein cont nd ith interest thereon accordin tor, the tinal payment of p (05 5, stated ebove, on which to tually sell, convey, or assign written consent or approval f the maturity dates express oney agreement** does not d repair; not to remove or any building or improvements and restrictions affecting it form Commercial Code as it to f all lien searches made now or hereafter erected of impresenties of insurance such insurance and to delive hereafter placed on the buil her insurance and to delive hereafter placed on the buil her insurance and to delive hereafter placed on the buil her insurance or waive any de toes, assessments and other nis and other charges beco hee paymont of any taxes, and iding beneticiary with fundet it so paid, with interest at of this trust deed, shall be reach of any of the covenan grantor, shall be bound to estents shall be immediately of sums secured by this trust if title coarch as well as the is and attorney's fees actuated the beneficiary's or truster under the right of eminent is of the monies payable as he is an active member of the 0 miled States, a title insurance col any sector of any sector as he is an active member of the 0 miled States, a title insurance col any for the right of eminent is grant and is a server agent of the 0 miled States, a title insurance col any deriversed, at as server agent of the sector and any index of the 0 miled States, a title insurance col any deriversed agent of the 0 miled States, at as server agent of the 0 miles thereaf, at as server agent of the sector and the provent of at the open of the	tained and payment of the minimum second second second principal and interest hereof he final installment of the n all (or any part) of the p of the beneficiary, then, a sed therein, or herein, shal constitute a sale, conveyan demolish any building or ent which may be constru- the property; if the benefic- the beneficiary may require by filing officers or search on the property against lo- not less than \$ e shall be delivered to the fa- e shall be delivered to the fa- e shall be delivered to the fa- e shall be beneficiary may by filing officers or search on the property against lo- not less than \$ e shall be delivered to the fa- e shall be beneficiary or the oratice or delault . charges that may be levin me past due or delinquem sessimenta, insurance prem. s with which to make such the recol and for such payn of the same extent that the fa- the incurred. Nowers of beneficiary or fm for the ioreclosure of this ability, to pay all costs an ey leves unentioned in this decree of the trial court, fa- es attorney fees on such a domain or condemnation, a compensation for such to the resy betwered to hereste fills

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attached hereto, and that the grantor will warrant and lorever detend the same against an persons whomever. WARNING: Unless grantor provides beneficiary with evidence of insurance coverage as required by the con-WARNING: Unless grantor provides beneficiary with evidence of insurance coverage as required by the contract or loan agreement between them, beneficiary may purchase insurance at grantor's expense to protect bene-ficiary's interest. This insurance may, but need not, also protect grantor's interest. If the collateral becomes damaged, the coverage purchased by beneficiary may not pay any claim made by or against grantor. Grantor may later cancel the coverage by providing evidence that grantor has obtained property coverage elsewhere. Grantor is responsible for the cost of any insurance coverage purchased by beneficiary, which cost may be added to grantor's contract or loan balance. If it is so added, the interest rate on the underlying contract or loan will apply to it. The effective date of coverage may be the date grantor's prior coverage lapsed or the date grantor failed to provide proof of coverage. The coverage beneficiary purchases may be considerably more expensive than insurance grantor might otherwise obtain alone and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law. The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are: (a)* primarily for grantor's personal, family or household purposes (see Important Notice below), (b) for an organization, or (even it grantor is a natural person) are for business or commercial purposes.

This deed applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, personal resentatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein. personal

In construing this trust deed, it is understood that the grantor, trustee and/or beneticiery may each be more than one person; that if the context so requires, the singular shall be taken to mean and include the plural, and that generally all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to conforations and to individuals.

IN WITNESS WHEREOF, the grantor has executed	this instrument the day and year in Labove written.
MPORTANT NOTICE: Delote, by lining out, whichever warranty (a) or (b) is	

not applicable; if warranty (a) is applicable and the beneficiary is a creditor as such word is defined in the Truit-in-Lending Act and Regulation Z, the baseficity MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stavens-Ness Form No. 1319, or aquivalent. If compliance with the Act is not required, disregard this notice. STATE OF OREGON, County of This instrument was acknowled	Jackson)ss. dged before me on April 8 1928.
Jeffrey D. Hoyal	
This instrument was acknowled by Lori D. Hoyal	dged before me on
(ASSERTED STATES S	******
OFFICIAL SEAL	
N SAMPADA TROPACY PHETER OBEBON &	Order & Smith
COMMISSION NO. 029898 WITCOMMISSION RANGE & 1990 WITCOMMISSION RANGE BUL & 1990 WITCOMMISSION RANGE &	otary Public for Oregon My commission expires Dec. 4,
REQUEST FOR FULL RECONVEYANCE (To be use	d only when obligations have been paid.)
deed have been fully paid and satisfied. You hereby are directed, on p trust deed or pursuant to statute, to cancel all svidences of indebtedne together with the trust deed) and to reconvey, without warranty, to th	is socured by the trust deed (which are delivered to you herewith e parties designated by the terms of the trust deed the estate now
held by you under the same. Mail reconveyance and documents to	the second se
DATED:,19,	
Do not lose or destroy this Toust Deed OF THE NOTE which it secures.	명의 방법이 지금에 있을 것같아요. 그는 것이 있는 것이 없는 것이 없다.
Both must be delivered to the trustee for cancellation before	Beneficiary

April 9, 1998

We, jointly and severally, promise to pay to the order of Linda Munsey at 4303 Jennie Way, Medford, OR, 97504, five hundred thousand (\$500,000.00) dollars, with interest thereon at the rate of 12% percent per annum from April 10, 1998 until paid payable in monthly installments of interest only payments not less than \$5000.00 in any one payment. The first payment to be made on the first day of May, 1998, which first payment will be prorated and be the sum of \$3287.67 and then the normal \$5000.00 payments on the first day of each month thereafter, until the maturity date of April 1, 2005 whereon the whole balance is due and payable, principal and interest has been paid; if any of said installments is not so paid, all principal and interest to become immediately due and collectible at the option of the holder of this note. If this note is placed in the hands of an attorney for collection, I promise and agree to pay holder's reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; however, if a suit or an action is filed, the amount of such reasonable attorney's fees shall be fixed by the court, or courts in which the suit or action, including any appeal therein, is tried, heard or decided.

STATE OF OREGON COUNTY OF JACKSON SS

Subscribed and sworn to before me on

_ 19 __<u>98</u>__ Anril Sth_ day of ____

Notery Public for Oregon

My commission expires ______ Dec. 4. 1998

1al CHARLES CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONTRACTOR CONT OFFICIAL SEAL JODY L SMITH NOTARY PUBLIC - ORECON COMMISSION NO. 03988

MY CLASMISSION EXPIRES DEC.

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EXHIBIT "A" LEGAL DESCRIPTION 12240

Service States

STATE OF OREGON: COUNTY OF KLAMATH: ss.

The E1/2 SW1/4, Government Lots 3 and 4, Section 30, Township 37 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon, and SE1/4 of Section 25, Township 37 South, Range 11 1/2 East of the Willamette Meridian, Klamath County, Oregon.

ALSO a parcel of land situate in the S1/2 SE1/4 of Section 30, Township 37 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the NW corner of the S1/2 SE1/4 of Section 30, thence South 00 degrees 11' 15" East along the West line of said S1/2 SE1/4, 1221.23 feet; thence leaving said West line, North 45 degrees 32' 28" East 39.08 feet to the point of curvature of a curve to the left; thence along the arc of a 170.00 feet radius curve concave to the North (deita = 44 degrees 28' 07") a distance of 131.94 feet (long chord = North 23 degrees 18' 35" East 128.65 feet), thence generally along a fence line, North 01 degrees 04' 31" East 1076.01 feet to a point on the North line of the S1/2 SE1/4 of said Section 30; thence leaving said fence line South 89 degrees 56' 16" West along said North line, 103.00 feet to the point of

SAVING AND EXCEPTING a parcel of land situate in the SE1/4 SW1/4 of Section 30, Township 3 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at the South quarter corner of Section 30, Township 37 South, Range 11 East of the Willamette Meridian, Klamath County, Oregon, said corner being the quarter corner common to Sections 30 and 31 of said Township and Range, thence North 89 degrees 59' 16" West along the South line of said Section 30, a distance of 166.00 feet; thence leaving the South line of said Section 30, and along the arc of a 170.00 feet radius curve concave to the North (delta = 44 degrees 28' 06") a distance of 131.94 feet (long chord = North 67 degrees 46' 41" East 128.65 feet); thence leaving said curve, North 45 degrees 32' 38" East a distance of 65.30 feet to a point on the East line SE1/4 SW1/4 of said Section 30; thence South 00 degrees 11' 15" East along said East line 94.45 feet to the point of

Filed for record at request of Amerititle of April 98 A.D., 19 the 14th _at__11:35__o'clock__ day A.M., and duly recorded in Vol. M98 of_ Mortgages on Page 12237 FEE Bernetha G. Letsch, County Clerk \$20.00 By Kuss