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ROBERT M LANGFIELD AND Grantor(s): JULIE LEUSH LANGFIELD	Attese:
no term of the control of the contro	ALL MCCourt St
ROBERT M LANDS LELD AND	Klamath Falls OR 97601
BOTCHER(S): JULIE LEICH LANGFIELD	Address: 417 McCourt St
Seneticiary/(Lender): U.S. Bank	Klamath Falls OR 97601
Irustee: U.S. Bank Trust Company Marian Le	Address: P.O. Box 3176, Portland, OR. 97208-3176
The second secon	Address: 111 S.W. Fifth Avenue
1. GRANT DE DEED DE PRIME	Portland, Oregon 97204
with power of sale, the following property, Tax Account Number K I sais th County, State of Oregon	Wocably gram, pargain, sell and convey to Trustee, in trust,
LOT 18 AND THE WEST HALE OF	Inore particularly described as follows:
LOT 10 AND THE WEST HAIR OF LOT 15 H. T.	
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LOT 10 AND THE WEST HALF OF LOT 11, BLOCK 18, THE CITY OF KLAMATH FALLS, KLAMATH COUNTY ORE. THE CITY OF KLAMATH FALLS, KLAMATH COUNTY ORE. or as described on Exhibit A, which is attached hereto and by this rimprovements and fixtures now or later located on the Property (all hereby assign to Londer, any existing and fluture leases, and rent described below. I agree that I will be legally bound by all the terms 2. DEHT SECURED. This Dead of Trust secures the following: 2. A The payment of the principal, interest, credit report fees, la roview), collection costs and any and all other amounts; owing the collection costs and any and all other amounts; owing the collection costs and any and all other amounts; owing the collection costs and any extensions and renevals of any length. The words "LINE of trust if this paragraph 2 a is checked, unless paragraph 2 b. is also to be compared to the collection of the collection of the credit Agreement'), signed by The Credit Agreement is for a revokving line of credit under which Bo Credit Agreement one or more loans from Lander on one or more loans from Lander on one or more advances and outstanding at any one time pursuant to the Credit Agreement during which advances can be obtained by Bor Borrowar must repay all amounts owing to Lender under the terms period and the maturity date will depend on the amounts owed at the later than the maturity date of This Dead of Trust secures the performance of the Credit Agreement, and any extensions and renewals of any under the Credit Agreement, and any extensions and renewals of any interest, credit report (including any on appeal or review), collection costs and any and all under the Credit Agreement, and any extensions and renewals of any interest or protect the security of this Dead of Trust also secures the repayment of all other sums Trust. This Dead of Trust also secures the repayment of any future advances and any interest or the credit Agreement, and any extensions and renewals of any interest.	eference incorporated herein, and all buildings and other referred to in this Deed of Trust as "the Property"). I also is from the Property as additional security for the debt stated in this Deed of Trust. It charges, attorneys' fees (including any on appeal or stated in this Deed of Trust. It charges, attorneys' fees (including any on appeal or gunder a note with an original principal amount of by ("Borrower"). IS: 2008: ("Borrower") DF CREDIT INSTRUMENT" do not apply to this Deed of the checked. In and any riders or amendments ("Borrower"). In and any riders or amendments ("Borrower"). In and any riders or amendments ("Borrower"). It is should be a repayment period during which of the Credit Agreement. The length of the repayment period, but if will end and the payment of all loans payable to Lender at any time to the amounts that are payable to Lender at any time the payments and agreements under this Deed of and any coveriants and agreements under this Deed of ances, with interest thereon, made to Borrower under
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3, INSURANCE LIENS, AND UPKEEP.

3 I will keep the Property insured by companies acceptable to you with fire and theft insurance, flood insurance if the Property is located in any area which is, or hereafter will be designated as a special flood hezard area, and extended coverage insurance, if any, as follows:

The policy amount will be enough to pay the entire amount owing on the debt secured by this Deed of Trust or the insurable value of the Property, whichever is less, despite any "co-insurance" or similar provision in the policy. The insurance policies will have your standard loss payable endorsement. No one but you has a mortgage or lien on the Property, except the following "Permitted Lien(s)":

- 3.2 | will pay taxes and any debts that might become a lien on the Property, and will keep it free of trust deeds, mortgages and liens, other than yours and the Permitted
- 3.3 I will also keep the Property in good condition and repair and will prevent the removal of any of the improvements.
- and will prevent the removal or any of the improvements.

 3.4 If i do not do any of these things, you may do them and add the cost to the Note or Credit Agreement as applicable. I will pay the cost of your doing these whenever you ask, with interest at the fixed or floating rate charged under the Note or Credit Agreement, whichever is higher. Even if you do Section 6, and you may still use other rights you have for the default.

WARHING

Unless I provide you with evidence of the insurance coverage as required by the Credit Agreement or this Deed of Trust, you may purchase insurance at my expense to protect your interest. This insurance may, but need not also protect my interest if the collateral becomes damaged the coverage you purchase may not pay any claim I make or any providing evidence that I have obtained property coverage elsewhere.

l am responsible for the cost of any insurance purchased by you. The cost of this insurance may be added to the Note or Credit Agreement. If the cost is added to the Note or Credit Agreement, the highest rate on the underlying Note or Credit Agreement will apply to this added amount. The effective date of coverage may be the date my prior coverage lapsed or the date I failed to provide proof of

The coverage you purchase may be considerably more expensive than insurance I can obtain on my own and may expensive man insurance I can obtain on my own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

- A. DUE ON SALE. I agree that you may, at your option, declare due and payable all sums secured by this Deed of Property, is sold or transferred. If you exercise the option to accelerate, I know that you may use any default remedies know that you may use any default remedies know that you may exercise the option to permitted under this Deed of Trust and applicable law. I sale provision each time all or any part of the Property, or an interest in the Property, is sold or transferred, whether or not you exercised your rights on any previous sales or transfers.
- 5. PROTECTING YOUR INTEREST. I will do anything that o. PROTECTING TOUR MATERIEST. I will do anything that may now or later be necessary to perfect and preserve this Deed of Trust and I will pay all recording fees and other fees and costs involved.

6. DEFAULT. It will be a default

- 6.1 If you do not receive any payment on the debt secured by this Deed of Trust when it is due:
- 6.2 If I commit fraud or make any material misrepresen-6.2 If I commit fraud or make any material misrepresentation in connection with my loan application, the Note or Credit Agreement, this Deed of Trust, or any aspect of my false financial statement, or if I do not tell you the truth about my financial situation, about the Property that is subject to this Deed of Trust, or about my use of the money I obtained from you through the Note or line of credit.
- obtained from you inrough the Note of line of creuit.

 8.3 If any action or inaction by me adversely affects your security for the Mote or Credit Agreement, including, but not limited to, the following:

 a. If all or any part of the Property, or an interest in the Property, is sold or transferred:

 b. If I fail to maintain required insurance on the Property;

 c. If I commit waste on the Property or otherwise destructively use or fail to maintain the Property.

- e. If I fail to pay taxes or any debts that might become a lien on the Property;

- 188**021**553753
- f) if I do not keep the Property free of deeds of trust mortgages and liens, other than this Deed of Trust and other Permitted Liens I have already told you about II become insolvent or bankrupt.

 If I have person forecloses or declares a forfeiture on the Property under any lend sale contract, or forecloses any Permitted Lien or other lien on the Property, or remaind Lien or other lien on the Property, or representations or covenants I am making to you in this Deed of Trust about hazardous substances on the Property.
- 7. YOUR RIGHTS AFTER DEFAULT. After a default, you will have the following rights and may use any one, or any combination of them, at any time.
- 7.1 You may declars the entire secured debt immediately due and payable all at once without notice.
- 7.2 Subject to any limitations imposed by applicable law, either before or after a sale of the Property under a judicial foreclosure, or before a sale of the Property by advertisement and sale, you may sue for and recover from Borrower all amounts remaining under the Gredit Agreement under the Note, and under this Deed of Trust.
- 7.3 You may foreclose this Deed of Trust under applicable law either judicially by suit in equity or nonjudicially by advertisement and sale.
- 7.4 You may have any rents from the Property collected and pay the amount received, over and above costs of collection and other lawful expenses, on the debt secured by this Deed
- 7.5 I will be liable for all reasonable collection costs you incur, to the full extent allowed by law. If you foreclose this Deed of Trust either judicially by suit in equity or nonjudicially by advertisement and sale, I will also be liable for your reasonable attorney fees including any on appeal or review.
- 7.6 You may use any other rights you have under the law, this Deed of Trust, or other agreements, including but not limited to any Note or Credit Agreement. 8. HAZARDOUS SUBSTANCES.

- 8.1 Except as previously disclosed to you in writing, is represent and warrant to you that no hazardous substance is stored, located, used or produced on the Property, and inquiry, no hazardous substance is stored, located, used or produced on any adjacent Property, nor has any hazardous substance been stored, located, used or substance been stored, located, used, produced, or released on the Property or any adjacent property prior to my ownership, possession or control of the Property.
- 8.2 I will not cause or permit any activity on the Property that directly or indirectly could result in the release of any other property. I agree to provide written notice to you immediately when I become sware that the Property or any release of any hazardous substance.
- 8.3 You and your representatives may enter the Property at 8.3 You and your representatives may enter the Property at any, time for the purpose of conducting an environmental audit, committing only such injury to the Property as may be necessary to conduct the audit. You shall not be required to remedy any such injury or compensate me therefor. I shall shall pay the costs of the audit if either a default exists under this Deed of Trust at the time you arrangs to have the audit hazerdous substances. If I refuse to permit you or your representatives to conduct an environmental audit on the Property. You may specifically enforce performance of this R & I will indemnife and hall the substances of the substances.
- provision.

 8.4 I will indemnify and hold you harmless from and against any and all claims, demands, liabilities, lawsuits and other proceedings, damages, losses, liens, penalties, fines, clean-up and other costs, expenses, and attorney feas indirectly from or out of, or in any way connected with (i) the breach of any representation, warranty, covenant, or this Deed of Trust or in any other document executed by me in connection with the debt secured by this Deed of Trust or under the Property or other property of any hazardous substances that occurs as a direct or independent contractors; and (iii) any release onto or under the Property of eny hazardous substance that occurs as a direct or independent contractors; and (iii) any release onto or under the Property of eny hazardous substance that occurs during my ownership, possession or control of the Property.
- my ownership, possession, or control of the Property.

 8.5 If you shall at any time, through the exercise of any of your remedies under this Deed of Trust, or by taking a deed in lieu of foreclosure, hold title to or own the Property in your own right, you may, at your option, convey the Property in your me. I covenant and agree that I shall accept delivery of any me. I covenant and agree that I shall accept delivery of any property in the event you exercise your option hereunder to convey the Property to me. You, at your sole discretion, shall have the right to record any, instrument conveying the property to me and such recordation shall be deemed acceptance by me of the instrument and the conveyance.

8.6 All of my representations, warranties, covenants and agreements contained in this Deed of Trust regarding any hazardous substance, including but not limited to my agreement to accept conveyance of the Property from you and to resume ownership, shall survive foreclosure of this Deed of Trust or acceptance by you of a deed in lieu of foreclosure.

8.7 For purposes of this Deed of Trust, the term *hazardous substance means any substance or material defined or designated as hazardous or toxic waste, hazardous or toxic material or hazardous, toxic or radioactive substance (or designated by any other similar term) by any applicable federal, state or local statute, regulation or ordinance now in effect or in effect at any time during either the term of this Deed of Trust or the period of time i remain in possession, custody, or control of the Property following either foreclosure of this Deed of Trust or acceptance by you of a deed in lieu of foreclosure.

3. SATISFACTION OF DEED OF TRUST, When the Note or Credit Agreement or both, as applicable, are completely paid off and the Credit Agreement as applicable, is paid off lang the Cream Agraement as expension to cancelled and terminated as to any future loans. I understand that you will request Trustee to reconvey, without warranty, the Property to the person legally entitled thereto. I will pay Trustee a reasonable fee for preparation and execution of the reconveyance instrument and I will record the reconveyance at my expense.

10. CHANGE OF ADDRESS. I will give you my new address in writing whenever I move. You may give me any notices by regular mail at the last address I have given you.

11. OREGON LAW APPLIES. This Deed of Trust will be governed by Oregon law.

12. NAMES OF PARTIES. In this Deed of Trust "I", "me" and "my" meari Grantor(s), and "you" and "your" mean Beneficiary/Lender.

Platout to the	of Trust	Ω_{L}	1 - 1 - 1 - 1-	.1
Crantor Robert M Langfield		_ Juli Leigh Jangful		
nobert w Langffeld		Grant Julie Laigh Langfield		
Crantor		Grantor		
Grantor				
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STATE OF OREGON				
County of Klamath) 55.		5.21.98	
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Personally appeared the above named	Pahar M			
and acknowledged the foregoing Deed	of Trust to be		ulie Leigh Lungt	ield
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