WHEN RECORDED RETURN TO:

SIERRA PACIFIC MORIGAGE COMPANY, INC. 11344 COLOMA ROAD, SUITE 345 GOLD RIVER, CA 95670

MTC 44957

[Space Above This Line For Recording Data]

DEED OF TRUST

LOAN NO. 25955

THIS DEED OF TRUST ("Security Instrument") is made on AUGUST 21, 1998 . The grantor is FAIRISINE L. FORE and LEONARD FORE, WIFE AND HUSBAND

("Borrower"). The trustee is TICOR TITLE INSURANCE COMPANY

("Trustee"). The beneficiary is SIERRA PACIFIC MORTGAGE COMPANY, INC.

which is organized and existing under the laws of STATE OF CALIFORNIA, and whose address is 11344 COLOMA ROAD, SUITE 345, GOLD RIVER, CA 95670

("Lender"). Borrower owes Lender the principal sum of

THITY-FOUR THOUSAND and NO/100---- Dollars U.S. \$ 54,000.00

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note: (b) the payment of all other sums, 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 Trustes, in trust, with power of sale, the following described property located in KLAMATH.

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

which has the address of **9815 EAST LANGELL VALLEY ROAD, BONANZA** (Street, City), Oregon **97623** ("Property Address");

[Zip Code] OR.DT.CVL Form 3038 9/90 Amended 5/91 OREGON - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Page 1 of 6

LOAN NO: 25955

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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

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

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 waiver 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 flood 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 Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect 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 accordance with applicable law.

current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid. service used by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower and Lender may agree in writing, however, that interest shall be paid 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 all sums secured by this Security Instrument.

was made. The runds are product to Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly paydeficiency. Borrower shall make up the ments, at Lender's sole discretion.

Upon payment in full of all sums s

Upon payment 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 amounts 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 paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender re-

ceipts 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 enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

OR.DT.CVL.2 Page 2 of 6

LOAN NO: 25955

5. Hazard or Property 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 any other hazards, including floods and flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender 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.

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 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. Borrower 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 not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to. representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to the leasehold and

7. Frozection of Lemmer's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, 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 forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender'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 attorney's fees and entering on the Property to made repairs. Although Lender may take action under this paragraph 7. Lender does not have to do so

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 bear 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 Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance coverage is not available to the mortgage insurance coverage is not available. insurance previously in effect, at a cost substantially equivalent to the cost to sorrower of the mortgage insurance previously in effect, from an alternate mortgage insurar approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at OR.DT.CVL.3

Page 3 of 6

Form 3038 9/90

LOAN NO: 25955

the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

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

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation 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.

Ιn the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this. Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the 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 shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before taking in less than the the sums 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.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then

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 such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of a mortifaction of the companion of the state of the companion of the state

for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to repayment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's to extend time for payment or otherwise modify amortization 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 forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound: Joint and Several Liability: Oo-signers. The covenants and agreements of this Security Instrument shall bind and borders.

shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound, Joint and Several Liability: Oo-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 1. Borrower's covenants and agreements shall be joint and several Any Borrower who cc-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; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower'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 collected 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 mail 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 Borrower. Any notice to Lender any nother address Lender designates by notice to Borrower. Any notice provided for in this

shall be deemed to have been given to solliest at a state of the 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 applicable law, such conflict shall not affect other provisions or clause 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.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. Page 4 of 6 Form 3038 9/90 OR.DT.CVL.4

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 natural person) without Lender's prior written consent. Lender may, at its option, require immediate payment in full of 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 pay these sums prior to the expiration of this period, the dead on Borrower.

18 Borrower's Dicht to Delivation

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any 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 enforcing this 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; 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 Borrower's obligation to pay the sums secured by this Security Instrument, and the Property and unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations to reinstate shall not apply in the case of acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the notice to gether 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. These 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. Servicer") that collects monthly payments due under the Note and this Security Instrument These 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

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply 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. 20. 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 other action by any governmental or regulatory agency or private party has actual knowledge. If Borrower learns, or is notified by any governmental Law of which Borrower ory authority, that any removal or other remediation of any Hazardous Substances affecting the Property is necessary, Borrower shall promptly take all necessary remediations in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and laws and laws of the Jurisiction where the Property is located that relate to health, NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

laws and laws of the jurisiction 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:

1. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument wise). The notice shall specify: (a) the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, before the date specified in the notice may result in acceleration of the sums secured by Borrower of the right to reinstate after acceleration and the right to bring a court acceleration and sale. If the default is not cured on or before the date specified in the notice may require immediate payment in full or all sums secured acceleration and sale. It the delauit is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full or all sums secured by this Security Instrument 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 by this Security Instrument without rurtner demand and may include any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

not limited to, reasonable attorneys' fees and costs of title evidence.

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 any part of the Property is located. Lender or Trustee shall give notice of sale applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on place and under the terms designated in the notice of sale in one 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. OR.DT.CVL.5

Page 5 of 6

Form 3038 9/90

LOAN NO. 25955

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any dovenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facio evidence of the truth of the statements made therein. Trustee shall apply the proceeds 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 sums secured by this Security Instrument; and (c) any excess to the person or persons legally 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 surrender 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 legally entitled to it. Such person or persons shall pay any recordation costs.

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

24. Attorney's Fees. As used in this Security Instrument and in the Note, "attorney's fees" awarded by and appellate court.

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

this Security Instrument.		400		•
[Check applicable box(es)]				
[] Adjustable Rate Rider	[] Condominium			mily Rider
[] Graduated Payment Rider				y Payment Rider
[] Balloon Rider	[] Rate Improv		[] Second	Home Rider
() V.A. Rider	[] Other(s) [s	becrtA)		
	- 6.7%			
BY SIGNING BELOW, Borrow	er accepts and a	grees to the t	erms and covens	ants contained
in this Security Instrument an	d in any rider(s	a) executed by E	orrower and re-	corded with it
Witnesses:		~		
		- +ca,		<i>2</i>
			dame of	(Seal)
		FAIRISINE 1	. FORE	-BOLLOWEI
	b. <i>11</i>			
			1	
A 4/ 7		Leone	J7re	(Seal)
		LEONARD FORE		-Borrower
	₩		T.	
	4000		- Th.	
		- N. //	- 10	
	(Seal)		-	(Seal)
	-Rorrower		····	-Borrower
	EO/TONEL			-BOLLOWSI
State of OREGON / /)			

county of Wamash

on this 26 day of August
appeared the above named

Fairising 1. Fore and Leonard Fore
foregoing instrument to be their voluntary act and deed.

My Commission Expires: (Official Seal)

GOMMISSION NO. 081144 GOMMISSION EXPIRES JAN 22, 2001

The voluntary act and deed.

OR.DT.CVL.6 Form 3038 9/90

, personally

and acknowledged the

Page 6 of 6

EXHIBIT "A" LEGAL DESCRIPTION

The SW1/4 NW1/4 and W1/2 SW1/4 of Section 35, Township 39 South, Range 12 East of the Willamette Meridian, Klamath County, Oregon, SAVING AND EXCEPTING THEREFROM the following described parcels:

- 1. Beginning at the Southwest corner of Section 35; thence North 208.7 feet; thence East 208.7 feet; thence South 208.7 feet; thence West 208.7 feet to the place of beginning.
- 2. Beginning at a point in the South line of the SW1/4 SW1/4 of said Section 35, which is 218.7 feet East of the Southwest corner of said Section 35; thence running East 25 feet; thence North 25 feet; thence West 25 feet; thence South 25 feet to the place of
- 3. A strip of land 30 feet wide along the West side of Section 35, Township 39 South, Range 12 East, Willamette Meridian, to be used for County Road purposes.

ALSO SAVING AND EXCEPTING THEREFROM any portion lying within the right of way of the County Road along the Southerly boundary of said W1/2 W1/2 of Section 35.

STAT	E OF OREGON: CO	DUNTY OF KLAMA	ATH: ss.		
Filed:	for record at request Sept	A.D., 19 <u>98</u>	Amerititle _at10:35_ o'clock Mortgages	A M., and duly recorded in Vol. M98 on Page 32954	da
FEE	\$40.00	5		Bernetha G. Letsch, County Clerk	-

she is the company of the base reaction of the less than the less than the second of the less than t

WHEN RECORDED MAIL TO

HPC

STREET 577 Lamont Road

Elmhurst, IL 60126

MTC 45702

SPACE ABOVE THIS LINE FOR RECORD

DEED OF TRUST

665100

THIS DEED OF TRUST is made this 1ST day of SEPTEMBER GWENDOLYN CAROL DAVIS 19 98 , between (herein "Borrower"), AMERITITLE (herein "Trustee") and the Beneficiary HOUSEHOLD FINANCE CORPORATION II a corporation organized and existing under the laws of DELAWARE 2354 POPLAR DRIVE, MEDFORD SQUARE, MEDFORD, OR 97504 (herein "Lender"). Witnesseth:

WHEREAS, Borrower is indebted to Lender in the principal sum of \$ 93,306.34 WHEREAS, Borrower is indepted to Lender in the principal sum of \$3,300.34 evidenced by Borrower's Loan Agreement dated SEPTEMBER 1, 1998 and any extensions and any extensions of the state of the control of t (including those pursuant to any Kenegotiable Kate Agreement) (herein twoic /, providing for micropal and interest, including any adjustments to the amount of payments or the contract rate if it trates striable.

3) the ed of

State

TO SECURE to Lender the repayment of (1) the indebtedness evidenced by the Note, with the including any increases if the contract rate is variable; (2) future advances under any Revolving Loan payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of Regressive Paris contained. Regressive the security of Regressive Paris contained. payment of all other sums, with interest thereon, advanced in accordance nerewrith to protect the Trust; and (4) the performance of the covenants and agreements of Borrower herein contained, Borrower herein created, irrevocably grants and conveys to Trust. of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Ta power of sale, hereby mortgage, grant and convey to Lender and Lender's successors and assigns the of Oregon:

Lot 11 in Block 26, HOT SPRINGS ADDITION, to the City of Klamath Fails, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Or

· -2ith all the improvements now or hereafter erected on the property, and all easements, rights, cents (subject to the rights and authorities given herein to Lender to collect and apply such rents), the deemed to be and remain a part of the property covered by this Deed of Trust, and all of the with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are hereinafter "Property." all! fore refe

refers to be it. "Property."

But ones is enable that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and content in the fight to grant and interest and grant grant

insured or presenteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the trunk 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 raise beginning the Funds, analyzing said account of verifying and compiling said assessments. Lender raises beginning the Funds and applicable law permits Lender to make such a charge. Borrower and Lender raise beginning at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower and Lender raises such agreement is made or applicable law requires such interest to be paid. Lender shall not be borrower same such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pair Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual succollings of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds are pledged as additional security for the sums secured by this Deed of Trust. If the Funds replaced 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 resurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promatily regard to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held in Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower stall say to Lender any amount necessary to make up the deficiency in one or more payments as Lender

may resure

Unit gives at in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds is a Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender. If under paragraph 17 hereof the Property is sold or the Property or its acquisition by Lender, any lender at the time of application as a credit against the sums secured by this Deed of Trust.

The property of Boyrootte Helper applicable law provides otherwise all contents to the property of the prop

Note to real Borious Inc. is of Payments. Unless applicable law provides otherwise, all payments received by Lender under the least payments and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by least payable at the applicable Control. paragraph 2 hereof, then to interest payable at the applicable Contract Rate, and then to the principal

Borrower lines: paragraph 2 hereof, then to interest payable at the applicable Contract Rate, and then to the principal of the Note.

Litar vicinity agreement with a lien which has priority over this Deed of Trust, including 15 references covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments agreement with a lien which has priority over this Deed of Trust, including 15 references covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments agree other charges, lines and impositions attributable to the Property which may attain a priority over this Deed. First and leasehold payments or ground rents, if any.

Signal of this parameters of the property which may attain a priority over this Deed. First and leasehold payments or ground rents, if any.

Signal of this parameters are covered by first and the property of the insurance carrier providing the insurance state. It is a covered by the Borrower subject to approval by Lender; provided, that such approval shall not be unreasonable and mortgage clause in favor of and in a form acceptable to Lender shall have the right to hold the politicist of the priority over this Deed of Trust.

It is a similar agreement with a lieu priority over this Deed of Trust.

Little of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss. Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss. Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss. Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss. Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair.

proof of local and made promptly by Borrower.

Lefess staller and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the trocans damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the staller are the conomically feasible or Lender's security would be lessened, the insurance proceeds shall use the conomically feasible or Lender's security would be lessened, the insurance proceeds shall use the conomically feasible or Lender's security would be lessened, the insurance proceeds shall use the conomically feasible or Lender's security would be lessened, the insurance proceeds shall use the conomically feasible or Lender's security would be lessened, the insurance proceeds shall use the conomically feasible or Lender's security would be lessened, the insurance proceeds shall use the conomically feasible or Lender's security Instrument, whether or not then the conomically feasible or restore the Property or does not answer within 30 days a notice from Lender that the insurance proceeds. Lender may use the proceeds to restore the Property or to pay sums secured by this Security Instrument, whether or not then due the conomically feasible or restore the Property is acquired by Lender by Lender to proceeds to principal shall not extend or post the conomically payments referred to in paragraphs 1 and 2 or change the amount of the payments is considered the payments. It is not a continuent immediately prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

Of the stall of the property in good repair and shall not commit waste or permit impairment or deterioration of the 1 poperty 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 leasehold in the poperty of the condominium or planned unit development, and constituent documents.

the by lave one regulations of the condominium or planned unit development, and constituent documents.

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

Deed Of Trust, or if any action or proceeding is commenced which materially affects Lender's interest then Lender's option, upon notice to Borrower, may make such appearances, disburse such reasonable attorney fees, and take such action as is necessary to protect Lender's interest. If Lender resumes 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 terminate with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the appreciable Contract Rate, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and bender 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

8. Inspection. Lender may take or cause to be made reasonable entries upon and inspections of the Property. provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor

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 equidenmation, are hereby assigned and shall be paid to Lender, 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.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time to payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor 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 of the sums secured by this Deed of Trust by senses of any demand made by the original Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment of the sums secured by this Deed of Trust by senses of any demand made by the original Borrower. amortization of the sums secured by this Deed of Trust by reason of any demand made by the or, at Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or reme, dierevoder, or

otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right, extender, or 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements 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 saveral. Any Borrower who consists this Deed of Trust, but does not shall be joint and saveral. and several. Any Borrower who consigns this Deed of Trust, but does not execute the Note, (a) is consequing 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 describe by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender stated herein or to such other address as Lender may designate by notice to Borrower as provided even; Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender. Then given in the

13. Governing Law; Severability. The state and local laws of the jurisdiction in which the shall apply except where such laws conflict with Federal law; in which case, Federal law applies. The its voing sentence shall not limit the applicability of Federal law to this Deed of Trust. In the event that any provision sclause Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provision of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the first significant this Deed of Trust and the Note are declared to be severable. As used herein, "costs" and "expenses" and anomaly fees" Deed of Trust and the Note are declared to be severable. As used herein, "costs" and "expenses" 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 Escapet Exist, if

requested, at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations agreement which Borrower enters into with the state of the s Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender any assertion in of any rights, claims or defenses which Borrower may have against parties who supply labor, materials of services in connection with improvements made to the Property

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 of decise descent. or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of three years or by operation of law upon the death of a joint tenant, (c) the grant of any leasehold interest of subsequences not containing an option to purchase, (d) the creation of a purchase money security interest for hold and appliances, (e) a transfer to a relative resulting from the death of a Borrower, (f) a transfer where the spouse of children of the 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 Borrowers and carrains a beneficiary and which does not relate to a transfer of rights of occupancy in the property; or (i) are superficially disposition described in regulations prescribed by the Federal Home Loan Bank Board, Borrower, at any to be submitted information required by Lender to evaluate the transferee as if a new loan were process to the transferee. Borrower will continue to be obligated under the Note and this Deed of Trust units the classes

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

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

east materially affects lander's mis -- Afortimes of goal server Remedies. Except as provided in paragraph 16 hereof, or as otherwise required by law, sibreach of any covenant or agreement of Borrower in this Deed of Trust, including the when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give wer as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to (3) a date, not less than 10 days from the date the notice is mailed to Borrower, by which est be cured; and (4) that failure to cure such breach on or before the date specified in the abilit in acceleration of the sums secured by this Deed of Trust, and sale of the Property. further inform Borrower of the right to reinstate after acceleration and the right to bring a assert the nonexistence of a default or any other defense of Borrower to acceleration and use it is not cured on or before the date specified in the notice, Lender, at Lender's option, strof the sums secured by this Deed of Trust to be immediately due and payable without desired and may invoke the power of sale and any other remedies permitted by applicable law. shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies in this paragraph 17, including, but not limited to, reasonable attorneys' fees.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrent of an event of default and of Lender's election to cause the Property to be sold and shall cause circh matrice to be recorded in each county in which the Property or some part thereof is located. estee shall give notice of sale in the manner prescribed by applicable law to Borrower and to the office persons prescribed by applicable law. After the lapse of such time as may be required by applicable have Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidde 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 de lender may purchase the Property at any sale.

truster was deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant are learned, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the statements made therein. Trustee shall apply the proceeds of the sale in the following order (a) no all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trust established and costs of title evidence; (b) to all sums secured by this Deed of Trust; and

any, to the person or persons legally entitled thereto.
S Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Prower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the Property ower of sale contained in this Deed of Trust or to (ii) entry of a judgment enforcing this Deed of the Property of a judgment enforcing this Deed of Trust and the Note had no porred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in fust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the egreements of Borrower contained in this Deed of Trust, and in enforcing Lender's and Trustee's remedies as privided in paragraph 17 hereof including, but not limited to, reasonable attorney's fees; and (d) Bornover, take such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue bin such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain on it large and effect as if no acceleration had occurred.

ment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder. say assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under receof or abandonment of the Property, have the right to collect and retain such rents as they become

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

ance. Upon payment of all sums secured by this Deed of Trust, and if Lender is not committed to refinancings or future advances, Lender shall request Trustee to reconvey the Property and shall ed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee Property without warranty to the person or persons legally entitled thereto. Such person or persons

miveyance fees and costs of recordation, if any.

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

be awarded by an appellate court.

2/17 upon

> COVE not

CHE sucli

กกณ

COUL

may air

Lender

Trust of

acce to the this beed of covening and

unimparied.

Bors paragraph

due

iudia

to 瓣

recei Deed

male

SULTER

shall

trus

this dies. pursuint to

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 lies. Of the 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 to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender, at Lender's address set forth on page one of this Deed of Trust to give Notice to Lender's address set forth on page one of this Deed of Trust to give Notice to Lender's address set forth on page one of this Deed of Trust to give Notice to Lender's address set forth on page one of this Deed of Trust to give Notice to give Notice

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.			
		Duendalyn Can	Borrowe
		-	
STATE OF OREC	ON, Jack	Son	-Norrower
On this	day of From	County ss: 5	
the foregoing instru	ment to be	, 19 3 , personally appear	* lie above samed
(Official Seal)	MICHE 40 06	voluntary act and deed.	* acknowledged
		Before me;	
	NOAL BEAL ROOM BUILDING	Marin Cal	
COMMIS	PUBLIC - OREGON B SION NO. 303972 EXPIRES FEBRUARY 2, 2002	Notary Public	
	REQUEST	FOR RECONVEYANCE	
TO TRUSTEE:			
the undersigned	is the holder of the note or notes	secured by this Deed of Trust. Said note or notes, been paid in full. You are hereby directed to	
and this Deed of Tru	st which are deli-	secured by this Deed of Trust. Said note or notes, been paid in full. You are hereby directed to cancell to reconvey, without warranty all the estate of	tigether with all
this Deed of Trust to	o the person or persons legally ent	been paid in full. You are hereby directed to cancel to reconvey, without warranty, all the estate nowifitled thereto.	and note or notes
Date:	. Salary Cite	ricd thereto.	, onder
	(Space Below This Line	Reserved For Lender and Recorder)	
	OFFICIAL SEAL ARIUS TUDOR YY PURLIC - OREGON		
co	VISSION NO. 309072	Return To: Household Finance Corporation	
Contract of the second	400	3// Lamont Road	
	A " /	Elmhurst, IL 60126	
) (
STATE OF OREGON: CO	OUNTY OF KLAMATH: ss.		
Filed for record at request			
of <u>Sept</u>		g'clock A W the 8th	day
	of Mortgages	o'clock A M., and duly recorded in Vol. M on Page 32961	98
FEE \$30.00		Bernetha G. Latoch Co	rk
	•	By Dauline Mullen	dere
		1-487-78-78	SECTION OF THE PERSON OF THE P

FE