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Grantor's Harles and Address	The state of the s
Jimmy H. & Kathryn M. Young 1855 22nd St. Myrtle Point, Or. 97458 Grantor's Hames and Address. Liss Rae Westwood P.O. Box 924 Kianath Fells Or. 97601-0049 Anal Occording Stam to (Names Address, Elev): Liss Rae Westwood	SPACE RESERVED book/recl/volume No.
Klamath Falls Or 07601 000	SPACE RESERVED book/reel/volume No. on reconstruction and/or as fee/file/
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P.O. Box 924 Klamath Falls, Or. 97601-0049	Victoria de Caracteria de la como
The state of the s	MALE TERMINE THE PROPERTY OF THE PARTY OF TH
THIS TRYICE	Oth day of Novemeber 1998, between substant and wife with full rights of survivorship
L. Loung, h	usband and wife with someber
Aspen Title & Escrow	the rights of survivorship
ESCTOW/ Gale that the proper	as Gran
Lisa Rae Westwood Grantor irrevocably grants, bardains	, as Trustee,
Grantor irrevocably grants, bargains, s Klamath County, Orego All Lot 10, EXCEPT the North 400 Block 14, KLAMATH FALLS FOREST ES County of Klamath, State of Orego described as 100)	WITNESSETH: , as Beneficing the self-self and conveys to trustee in trust, with power of sale, the property on, described as: feet and the East 1035 feet, TATES - SYCAN UNITY in the man (Map 3313-2500 TL 3300)
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so requests, to join in executing such financing statements pursuant to the Uniform Commercial Code as the beneficiary may require and to pay for filing same in the proper public office or offices, as well as the cost of all lien searches made by filing officers or searching

to pay for tiling same in the proper public office or offices, as well as the cost of all lion searches made by tiling officers or searching agencies as may be deemed desirable by the beneficiary.

4. To provide and continuously maintain insurance on the buildings now or hereafter erected on the property against loss or damage by fire and such other hazards as the beneficiary may from time to time require, in an amount not less than \$ MA arrive in companies acceptable to the beneficiary, with loss payable to the latter; all policies of insurance shall be delivered to the beneficiary as soon as insured; if the grantor shall fail for any reason to procure any such insurance and to deliver the policies to the beneficiary at least titteen days prior to the expiration of any policy of insurance now or hereafter placed on the buildings, the beneficiary any indebtedness secured hereby and in such order as beneficiary may determine, or at option of beneficiary the entire amount so collected, under or invalidate any sot done pursuant to such notice.

under or invalidate any act done pursuant to such notice.

5. To keep the property free from construction liens and to pay all taxes, assessments and other charges that may be levied or assessed upon or against the property before any part of such taxes, assessments and other charges become past due or delinquent and promptly deliver receipts therefor to beneficiary; should the grantor fail to make payment of any taxes, assessments, insurance premiums, ment, beneficiary may, at its option, make payment thereof, and the amount so paid, with interest at the rate set forth in the note debt secured by this trust deed, without waiver of any rights arising from breach of any of the covenants hereof and become a part of bound for the payment of the obligation described, as well as the grantor, shall be bound to the same extent that they are able and constitute a breach of this trust deed.

6. To pay all costs, fees and expenses of this trust including the cost of title search as well as the other costs and expenses of the

able and constitute a breach of this trust deed.

6. To pay all costs, ices and expenses of this trust including the cost of title search as well as the other costs and expenses of the trustee incurred in connection with or in entercing this obligation and trustee's and attorney's fees actually incurred.

7. To appear in and defend any action or proceeding purporting to affect the security rights or powers of beneficiary or trustee; and in any suit, action or proceeding in which the beneficiary or trustee may appear, including any suit for the foreclosure of this deed or any suit or action related to this instrument, including but not limited to its validing any suit for the foreclosure of this deed penses, including evidence of title and the beneficiary's or trustee's attorney less; the amount of attorney tees mentioned in this parafurther agrees to pay such sum at the appellate court shall adjudge reasonable as the beneficiary's or trustee's attorney fees on such expeal, graph / In an cases shall be lixed by the trial court and in the event of an appeal from any judgment or decree of the trial court, grantor further agrees to pay such sum at the appellate court shall adjudge reasonable as the beneficiary's or trustee's attorney fees on such appeal.

It is mutually agreed that:

8. In the event that any portion or all of the property shall be taken under the right of eminent domain or condemnation, beneficiary shall have the right, it it so elects, to require that all or any portion of the monies payable as compensation for such taking.

NOTE: The Trust Deed Act provides that the trustee hersunder must be either an afterney, who is an active member of the Oregon State Sar, a bask, trust exemplany or savings and has association enthorized in de besiness trader the lowe of Oregon or the United States, a title insurance company authorized to insure title to real trust. The United States or any agency thereof, or an exercise agent licensed under ORS 696.595. "The publisher suggests that such an agreement address the locus of obtaining beneficiary's coasest in complete detail.

which are in excess of the amount required on pay all rescorble costs expanses and attorney's fees necessarily paid or incurred by grantor in such proceedings, shall be said to henciciary and applied by it into upon any reasonable costs and expanses and attorney's fees, both in the trial and expellate courts, necessarily paid as incurred by sensel clary in such proceedings, and the belance applied upon the indebted in obtaining such compensation, promptly upon penelliciary a requires.

9. At any time and trout time to time upon writing request of beneficiary, payment of its fees and presentation of this deed and the indebtedness, trustee may (a) consent to the making of any map or play of the property; (b) ion in granting any exercition thereon; (c) join in any subordination or other agreement affecting the deed or the lien or charge thereof; (d) in any of the property, The grantoe in any reconveyance may be described as the "person or persons less for any of the services mentioned in this paragraph shall be not less than 35.

10. Upon any default by grantor beneficiary may at any time without notice, either in person, by agent or by a receiver possession of the property or any part thereof, in its own name suc or otherwise collect the rents, issues and profits, including those past indebtedness secured hereby, and in such order as beneficiary may determine. 11. The entering upon and taking possession of the property, the collection of such rents, issues and profits, or the proceeds of five 11. The entering upon and taking possession of the property, the collection of such rents, issues and profits, or the proceeds of time and other insurance policies of compensation or awards for any taking or damage of the property, and the application or release thereof as aloresaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

12. Upon default by granter in payment of any indeptedness secured hereby or in granter's performance of any agreement hereunder, time due and navable. In such an event the beneficiary may elect to proceed to forecloss this trust deed in active as a mortene or direct the due and payable. In such an event the beneficiary may elect to proceed to loreclose this trust deed in equity as a mortgage or direct the due and payable. In such an event the penetrolary may elect to proceed to investigation that frustee to pursue any other right or remedy, either at in any or in equity, which the beneficiary may have. In the event the beneficiary elects to foreclose by advertisement and sale, the beneficiary elects to foreclose by advertisement and the beneficiary elects to foreclose the beneficiary elects to foreclose the beneficiary elect iciary or the trustee shall execute and cause to be recorded a written notice of default and election to sell the property to satisfy the obligation secured hereby whereupon the trustee shall lix the time and place of sale, give notice thereof as then required by law and proceed to foreclose this trust dead in the manner provided in ORS 86.735 to 86.795. 13. After the trustee has commenced foreclosurs by advertisement and sale, and at any time prior to 5 days before the date the trustee conducts the sale, the grantor or any other person so privileged by ORS 26.753, may cure the default or defaults. If the default time of the cure other than such portion as would not then be due had no default occurred. Any other default that is capable of being cured may be cured by tendering the performance required under the obligation or trust deed. In any case, in addition to curing the default or defaults, the person effecting the cure shall pay to the beneficiary all costs and expenses actually incurred in enforcing the obligation of the trust deed together with trustee's and attorney's fees not exceeding the amounts provided by law. The trustee may sall the property attent in one parcel or in separate parcels and shall sall 13. After the trustee has commenced foreclosure by advertisement and sale, and at any time prior to 5 days before the date the the sale may be postponed as provided by law. The trustee may sall the property either in one parcel or in separate parcels and shall sall the parcel or parcels at auction to the highest bidder for cash, payable at the time of sale. Trustee shall deliver to the purchaser its deed deed of any matters of fact shall be conclusive proof of the truthfulness thereof. Any matters of fact shall be conclusive proof of the truthfulness thereof. Any matters are recluding the following the including the deed of any matters of fact shall be conclusive proof of the truthfulness thereof. Any person, excluding the trustee, but including the grantor and beneticiary, may purchase at the sale.

15. When trustee sells pursuant to the powers provided herein, trustee shall apply the proceeds of sale to payment of (1) the expenses of sale, including the compensation of the trustee and a reasonable charge by trustee's attorney, (2) to the obligation secured by the trust dead (3) to all persons having recorded liens exhibiting to the interest of the trustee in the trust dead as their interests may ponses of sale, including the compensation of the trustee and a reasonable charge by trustee's attorney, (2) to the obligation secured by the trust deed, (3) to all persons having recorded liens subsequent to the interest of the trustee in the trust deed as their interests may appear in the order of their priority and (4) the surplus, it any, to the granter or to any successor in interest entitled to such surplus.

16. Renaticiary may from time to time appoint a miscassor or successor in any trustee named bersin or to any successor frustee. 15. Beneficiary may from time to time appoint a successor or successors to any trustee named herein or to any successor frustee appointed hereunder. Upon such appointment, and without conveyance to the successor trustee, the latter shall be vested with all title, appointed hereunder. Upon such appointment, and without conveyance to the successor trustee, the latter shall be vested with all title, powers and duties conferred upon any trustee herein named or appointed hereunder. Each such appointment and substitution shall be made by written instrument executed by beneficiary, which, when recorded in the mortgage records of the county or counties in which the property is situated, shall be conclusive proof of proper appointment of the successor trustee.

17. Trustee accepts this trust when this deed, duly executed and acknowledged, is made a public record as provided by law. Trustee is not obligated to notify any party hereto of pending sale under any other deed of trust or of any action or proceeding in which granter, beneficiary or trustee shall be a party unless such action or proceeding is brought by trustee.

The granter covenants and agrees to and with the beneficiary and the beneficiary's successor in interest that the granter is lawfully seized in the simple of the real property and has a valid, unencumbered title thereto, except as may be set forth in an addendum or exhibit I ne grantor covenants and agrees to and with the personally and the beneficiary a successor in interest that the grantor is lawfully seized in fee simple of the real property and has a valid, unencumbered title thereto, except as may be set forth in an addendum or exhibit attached hereto, and that the grantor will warrant and forever detend the same against all persons whomsoever. 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 beneficiary'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 data 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 rements 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 if 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 representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract In construing this trust deed, it is understood that the grantor, trustee and/or beneficiary 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 corporations and to individuals. IN WITNESS WHEREOF, the grantor has executed this instrument the day and year lirst above written. * IMPORTANT NOTICE: Delate, 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 Truth-in-Londing Act and Regulation Z, the beneficiary MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent. Jimmy Hy Young If compliance with the Act is not required, disregard this notice. STATE OF OREGON, County of Coos This instrument was acknowledged before me on . Jimmy H. Young and Kathryn M. Young This instrument was acknowledged before me on .. VICKIE LAGARTINEZ NOTARY PUBLIC - OREGON COMMISSION NO: OST7737 BY GRAMSSIGN EXPIRES SEPT. 19, 2000 Notary Public for Oragon My complission expires 9/19/00 REQUEST FOR FULL RECONVEYANCS (To be used only when obligations have been paid.) STATE OF OREGON: COUNTY OF KLAMATH: ss. Filed for record at request of ______ Liss Res Westwood December A.D., 19 98 at 2:12 o'clock P. M., and duly recorded in Vol. M98 Mortgages on Page 44073 FEE and the \$15.00 for the first first first first and a second for the first Bernethe G. Letsch, County Clerk