

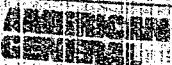
AGIF Place Englewood, CO  
American General Finance Inc.  
123 N. Riverfront Avenue, Suite 100  
Westford, MA 01886

LISPEX 04049041

American General  
Finance Inc.

Secretary of American General Corporation

Fed. Reg. No. 100-100



TRUST DEED TO CONSUMER FINANCE LICENSEE

THIS TRUST DEED, made the 20th day of January, 1999,  
between JOHN GERTMAN and HEAC  
as Grantor, and LISPEX TITLES, L.  
S. Trustee, and American General Finan-

CIAL INC., as Beneficiary,  
hereinafter referred to as the "Lender",  
in common but with the right of  
severance, for the sum of \$82365.00,

Grantor irrevocably grants, bargains  
and conveys to trustee in trust, with power of sale, the property in

LOT 4 and 5, BLOCK 5, Klamath,  
Oregon, described as follows:

ESTATE OF ERIC, located in the County of Klamath, State of Oregon, having an address of 582 Buck Lane, Eric, OR 97627.

The above property address is:

582 Buck Lane, Eric, OR 97627.

together with all and singular the tenements, hereditaments and appurtenances now or hereafter appertaining, attached to or used in connection with said real estate, for the purpose of securing the payment of each monthly installment, for which sum the grantor has given his note of even date of 1/1/99, and subsequent

and appurtenances and all other rights thereto belonging or arising therefrom, and all moneys now or hereafter payable by the grantor for which sum the grantor has given his note of even date of 1/1/99, and subsequent

installment on said note in the sum of \$905.20, each month, until said note is fully paid; the final

installment is and payable on February 1st, 2010. The note includes 3150.10 in points, and so the actual effective ANNUAL PERCENTAGE RATE is 12.62 %.

All installments include principal and interest, and as paid, shall be applied first to interest and then to unpaid principal;

made at an time.

SECURES A NOTE NOT ASSUMED. By this instrument, the data, stated above, on which the final installment event the within described property or any part thereof, or any interest assigned to and created by the trustee, as collateral secured by this promissory note, and at the option of the holder thereof, upon demand, it shall become immediately due and payable.

The above described real property is used for agricultural, timber or grazing purposes.

NOTE: The Trust Deed Act provides that the type herein must be either a bank, trust company or savings and loan association authorized to do business under the laws of the United States or any agency thereof. The licensee is always the

1. To protect, preserve and maintain all buildings or improvements thereon; not to commit waste;
2. To complete or restore promptly and to reconstruct, repair and destroy, thereon;
3. To comply with all laws, ordinances, if the beneficiary so requests, to join in exercising the beneficiary may require and to pay for filing;
4. To provide and continuously maintain against loss or damage by fire with extended \$ 823.55.00 written in anti to grantor as their interests may appear;

insured; if the grantor shall fail for any reason at least fifteen days prior to the expiration of beneficiary may procure the same at grantor's procurable, such credit life or credit life and dis such insurance and deduct the amounts so act life or other insurance policy may be applied by beneficiary may determine, or at option of benef to grantor. Such application or release shall not act done pursuant to such notice. Should the beneficiary may purchase such insurance and the full application above and constitute an additional obligation of the grantor hereunder to be paid over the remaining term of this promissory note which this instrument secures concurrently with the remaining unpaid installments.

The following warranty we have required that you make applies if, as a condition to closing your loan, title property insurance on property securing this loan:

#### WARNING

Unless you provide us with evidence of may purchased insurance at your expense to interest. If the collateral becomes damaged, made against you. You may later cancel this elsewhere.

You are responsible for the cost of any your contract or loan balance. If the cost of contract or loan will apply to this added and lapses or the date you failed to provide proof

The coverage we purchase may be considerably more expensive than insurance you can obtain on your own and may not satisfy any need for property damage applicable law.

5. To keep said premiums from const be levied or assessed upon or against said before past due or delinquent and prompt

6. To appear in and defend any ac beneficiary or trustee.

It is mutually agreed that:

7. In the event that any portion of all shall have the right, if it so elects, to require which are in excess of the amount required incurred by grantor in such proceedings, shall hereby; and grantor agrees, at his own e necessary in obtaining such compensation, promptly upon beneficiary's request

8. If this Deed of Trust is subject ar should any default be made in the payment holder of this Deed of Trust may pay such interest thereon from the time of such pay accompanying note shall be deemed to be event of such default or should any suit be brought against this Deed of Trust and the accompanying note or option of the owner or holder of this Deed of

9. At any time and from time to time for endorsement (in case of full recovery) payment of the indebtedness, trustee may granting any easement or creating any rea or the like or charge thereof; (d) rec recovery may be described as the marters of facts shall be conclusive proof of

10. Upon any default by grantor here or by a court appointed receiver and without claim upon and take possession of said prop rents, issues and profits, including those hereby, and in such order as beneficiary may for reasonable attorney's fees actually paid

11. The entering upon and taking of the proceeds of insurance policies or co application thereof as aforesaid, shall not done pursuant to such notice.

12. Upon default by grantor in agreement hereunder, the beneficiary may event and if the above described property may proceed to foreclose this trust de foreclosures. However if said real property this trust deed in equity as an advertisement and sale. In the latter ev willpon notice of default and his election whereupon the trustee shall fix the time to foreclose this trust deed in the manner pre

property in good condition and repair, not to damage or tamper with any good and/or material thing in any building or improvement which may be injured due to costs incurred others are.

regulations, conditions and restrictions affecting said property,

such financing statements and documents pursuant to the Uniform Commercial Code as

same in the proper public office or offices.

insurance on the buildings now or hereafter erected on the said premises

coverage, vandalism and malicious mischief in an amount not less than

companies acceptable to the beneficiary, with loss payable to the latter

policies of insurance shall be delivered to the beneficiary as soon as

procure any such insurance and to deliver said policies to the beneficiary

any policy of insurance now or hereafter placed on said buildings, the

expense. Grantor hereby authorizes and directs beneficiary to procure, if

bility insurance as grantor may have authorized, pay the premiums on all

paid from the proceeds of the loan. The amount collected under any

beneficiary upon any indebtedness secured hereby and in such order as

clarify the entire amount so collected, or any part thereof, may be released

cure or waive any default of notice of default hereunder or invalidate any

grantor fail to so insure or to preserve the collateral for this loan, the

and the amounts so paid to the unpaid principal balance to bear interest at

the rate of interest of the grantor hereunder to be paid over the remaining

instalments concurrently with the remaining unpaid instalments.

applies if, as a condition to closing your loan,

title property insurance on property securing this loan:

#### WARNING

If the insurance coverage is required by our contract or loan agreement, we collect our interest. The insurance may, but need not, also protect your coverage we purchase may not pay any claim you make or any claim coverage by providing evidence that you have obtained property coverage

insurance purchased by us. The cost of this insurance may be added to added to your contract or loan balance, the interest rate on the underlying amount. The effective date of coverage may be the date your prior coverage coverage.

considerably more expensive than insurance you can obtain on your own and coverage of any mandatory liability insurance requirements imposed by

option lens and to pay all taxes, assessments and other charges that may property before any part of such taxes, assessments and other charges never received therefrom to better buy.

or proceeding purporting to affect the security rights or powers of

aid property that be taken under the right of eminent domain, beneficiary shall all or any portion of the monies payable as compensation for such taking, pay all reasonable costs, expenses and attorney's fees necessarily paid or shall be paid to beneficiary and applied by it upon the indebtedness secured sense, to take such actions and execute such instruments as shall be promptly upon beneficiary's request

subordinate to another Deed of Trust, it is hereby expressly agreed that of any installment of principal or of interest on said prior Deed of Trust, the installment of principal or such interest and the amount so paid with legal it may be added to the indebtedness secured by this Deed of Trust and the accrued by this Deed of Trust, and it is further expressly agreed that in the mentioned to foreclose said prior Deed of Trust then the amount secured by shall become and be due and payable at any time thereafter at the sole

trust.

for written request of beneficiary and presentation of this deed and the note, for cancellation), without affecting the liability of any person for the (a) consent to the making of any map or plat of said property; (b) join in action thereon; (c) join in any subordination or other agreement affecting this survey, without warranty, all or any part of the property. The grantee in any person or persons legally entitled thereto; and the recitals therein of any truthfulness thereof.

under, beneficiary may at any time without notice, either in person, by agent regard to the discharge of any security for the indebtedness hereby secured, party or any part thereof, in its own name sue for or otherwise collect the first, due and unpaid, and apply the same, upon any indebtedness secured determine. After grantor's default and referral, grantor shall pay beneficiary licensee to whom may not be a salaried employee of licensee.

cession of this property, the collection of such rents, issues and profits, or payment of damages for any loss or damage to the property, and the per claim or waiver any default or notice of default hereunder or invalidate any act

amount of this indebtedness secured hereby or in his performance of any declare all sums secured hereby immediately due and payable. In such an is currently used for agricultural, timber or grazing purposes, the beneficiary in equity, as a mortgage in the manner provided by law for mortgage is not so primarily used, his beneficiary at his election may proceed to mortgage provided by law or direct the trustee to foreclose this trust deed by the beneficiary of the trustee shall execute and cause to be recorded his sell the said described real property to satisfy the obligations secured hereby and place of sale, give notice thereof as then required by law and proceed to filed in ORS §6.735 to 89.795.

13. Should the beneficiary neglect 30 days to file the claim set by the trustee or may fail to pay the beneficiary or his successor sum due and the obligation secured thereby default occurred, and thereby cure the default.

14. Otherwise, the sale shall be held trustee may sell said property either in one the highest bidder or cash, payable at the time conveying the property so sold, but of any matters of fact shall be conclusive including the grantor and beneficiary, may prior to the date of sale.

15. When trustee sells pursuant to the (1) the obligation secured by the trust deed in the trust deed as their interests grantor or to his successor in interest entitled.

16. For any reason permitted by law trustee named herein or to any successor conveyance to the successor trustee, the heir named or appointed hereunder. Each such executed by the beneficiary, containing reference to this office of the recording officers of the court proper appointment of the successor trustee.

17. Trustee accepts this trust which provided by law. Trustee is not obligated to action or proceeding in which grantor, beneficiaries.

The grantor covenants and agrees sealed in fee simple of said described real estate and forever defend the same against all persons whomsoever.

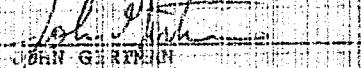
The grantor warrants that the proceeds

(a) primarily for grantor's personal, family, household or agricultural purposes (see Important Notice below),

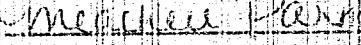
(b) extension of credit to xxxxxxxxxxxxxxxxx

This deed applies to, insures to administrators, executors, successors and assigns of the debt secured hereby, whenever the creditor so requires, the singular number includes the plural.

IN WITNESS WHEREOF, said grantor

  
John G. RENN

MACHELL FARNENTIER

  
MacheLL FARNENTIER

IMPORTANT NOTICE: Declar, by line applicable and if the beneficiary is a credit beneficiary should make the required disclosure.

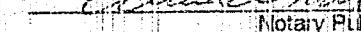
If the signer of this above is a corporation, use the form of acknowledgement opposite.

STATE OF OREGON  
County of Jackson

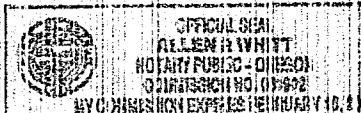
Personally appeared the above named to and MACHELL FARNENTIER, not as common but with the right of survivorship acknowledged the foregoing instrument to

voluntary act and deed.

(OFFICIAL SEAL)

  
Notary Public for Oregon

My commission expires: 2/1/11



city, town or village after default at any time prior to five years, the trustee or other person so privileged by ORS 84.753, respectively, the entire amount then due under the terms of the such position of the principal would not then be due had no event all foreclosed proceedings shall be dismissed by the trustee.

on the debt due, the trustee or other person so privileged by ORS 84.753, respectively, the entire amount then due under the terms of the such position of the principal would not then be due had no event all foreclosed proceedings shall be dismissed by the trustee.

and at the time and place designated in the notice of sale. The parcels and shall sell the parcel or parcels at auction to trustee shall deliver to the purchaser his deed in form as required manner of warranty, express or implied. The recitals in the deed truthfulness thereof. Any person, excluding the trustee, but sale.

powers provided therein, trustee shall apply the proceeds of sale to payment

to persons having recorded liens subsequent to the interest of the

in the order of their priority and (3) the surplus, if any, to the

to such surplus.

beneficiary may from time to time appoint a successor or successors to any or, trustee, appointed, hereunder. Upon such appointment, and without further shall be vested with all title, powers and duties conferred upon any trustee such appointment and substitution shall be made by written instrument trust deed and its place of record, which, when recorded in the or country in which the property is situated, shall be conclusive proof of

this deed duly executed and acknowledged is made a public record as not by any party hereto of pending sale under any other deed of trust or of any beneficiary or trustee shall be a party unless such action or proceeding is brought by trustees.

and with the beneficiary and those claiming under him, that he is lawfully estate property and has a valid, unencumbered title thereto and that he will all persons whomsoever.

of the loan represented by the above described note and this trust deed are:

(a) primarily for grantor's personal, family, household or agricultural purposes (see Important Notice below),

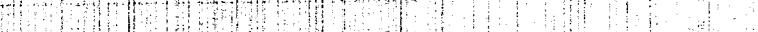
(b) extension of credit to xxxxxxxxxxxxxxxxx

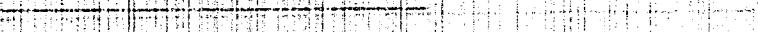
(c)

a benefit of and binds all parties hereto, their heirs, legatees, devisees, assigns. The term beneficiary shall mean the holder and owner, including other or not named as a beneficiary herein. In construing this deed and future general includes the feminine and the neuter, and the singular number

shall include the plural, and vice versa.

has hereunto set his hand the day and year last above written.

  
John G. RENN

  
MacheLL FARNENTIER

IMPORTANT NOTICE: Declar, by line applicable and if the beneficiary is a credit beneficiary should make the required disclosure.

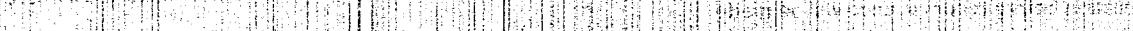
If the signer of this above is a corporation, use the form of acknowledgement opposite.

STATE OF OREGON  
County of Jackson

Personally appeared the above named to and MacheLL FARNENTIER, not as common but with the right of survivorship acknowledged the foregoing instrument to

voluntary act and deed.

(OFFICIAL SEAL)

  
Notary Public for Oregon

My commission expires: 2/1/11

the whichever warranty (a) or (b) is not applicable, a warranty (a) is as such word is defined in the Truth-in-Lending Act and Regulation Z, the

and (b) is not applicable, a warranty (b) is as such word is defined in the Truth-in-Lending Act and Regulation Z, the

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**TRUST DEED**

TO

**CONSUMER FINANCE LICENSE****Beneficiary**Held in  
Trustee  
To be used**STATE OF OREGON**

County of Yamhill

**RECORDARIES****RECEIVED****RECORDED****INDEXED****SEARCHED****FILED****INDEXED****SEARCHED****FILED****INDEXED****SEARCHED****FILED****INDEXED****SEARCHED****FILED**

Fee: \$25.00

**TO:**

The undersigned is the legal owner and holder by said trust deed have been fully paid and secured by said trust deed (which are delivered warranty to the parties designated by the terms of said trust deed) and to reconvey without

all indebtedness secured by the foregoing trust deed. All sums secured are diverted to you herein together with said trust deed and to reconvey without

held by you under the same.

Mail reconveyance and documents to:

**DATER:****Beneficiary**

Do not lose or destroy this Trust Deed OR  
recognition before reconveyance will be made.

**THE NOTICE WHICH**

secures. This must be delivered to the trustee for

**DEBTOR**By *Kathleen F. Scott***DEBTOR****DEBTOR****DEBTOR**