

Unit is charged at registered all tax documents will be sent to the following address:

WHEN RECORDED MAIL TO KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION
2943 S. SOUTH STREET
KLAMATH FALLS, OR 97603

ACCOUNT NUMBER 010-04454

TAX ACCOUNT NUMBER 503613

A.M.T. 47064-A-6

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JUNE 22, 1999 by MARK W. NEIWALD AND CATHERINE NEIWALD, HUSBAND AND WIFE ("Borrower"), The trustee is WILLIAM L. STISMORE

("Trustee"). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is SHASTA BRANCH, 2943 SOUTH SOUTH STREET, KLAMATH FALLS, OR 97603 ("Lender"). Borrower owes Lender the principal sum of ONE HUNDRED TWENTY FOUR THOUSAND FOUR HUNDRED FIFTY AND NO/100

Dollars (U.S. \$ 124,450.00). This debt is evidenced by Borrower's monthly payments, with the full debt if not paid earlier, due and payable on FEBRUARY 1, 2029. Note dated the same date as this Security Instrument ("Note"), which provides for extensions and modifications of the Note, the security of this Security Instrument, instrument and the Note; and (3) the repayment of an, future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances").

FUTURE ADVANCES. Upon request of Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by promissory notes stating that said note are secured hereby. For this purpose, Borrower, trust, with power of sale, the following described property located in KLAMATH COUNTY, Oregon:

LOT 5 IN BLOCK 1, OF TRACT 1158, TENTH ADDITION TO EAST HILLS ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREON FILED IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

which has the address of 1833 RIDGE RD., KLAMATH FALLS, OREGON 97603 (Street, City, Zip Code) ("Property Address");

TOGETHER WITH all the improvements now or hereafter a part of the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacement and additions shall also be covered by this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized 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 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 the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly household property taxes; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; and (e) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 1, in amounts not to exceed the maximum amount a lender for a federally related Lender may, at any time, collect and hold.

OREGON-Sing Family

137-8215302 (810)

ELECTRONIC FORMS INC. (800) 331-6545

Page: 15

Form 3038 9/90

Initials: M/L

Indebtedness may require for Bank from time to time, 12 U.S.C. Section 851. If so, Lender may, at any time, charge the amount of Funds due on the basis of in accordance with applicable law.

The Funds shall be held in an account Lender, if Lender is such an institution) or Lender may not charge Borrower for his Escrow Items, unless Lender pays Borrower. However, Lender may require Borrower Lender in connection with this loan, unless requires interest to be paid, Lender shall Lender may agree in writing, however, the annual accounting of the Funds, showing made. The Funds are pledged as additional

If the Fun is held by Lender exceed the excess Funds in accordance with the not sufficient to pay the Escrow Items when to Lender the amount necessary to make up payments, at Lender's sole discretion.

Upon payment in full of all sums so held by Lender. If, under paragraph 21, 1 Property, shall apply any funds held by Security Instrument.

3. Application of Payments. Unless
and 2 shall be applied: first, to any prepay-
to interest due; fourth, to principal due; and

4. **Chargis; Liens.** Borrower shall which may attain priority over this Security Covenants in the manner provided in

obligations in the manner provided in part
person owed payment. Borrower shall pay
Borrower makes these payments directly. B
Borrower shall promptly discharge all

writing to the payment of the obligation secures or defends against enforcement of the lien of the instrument; or (c) secures from the holder of the instrument. If Lender determines that any actions set forth above within 10 days of the

5. Hazard or Property Insurance. To be insured against loss by fire, hazards include flooding, for which Lender requires insurance. The insurance carrier providing the same shall be reasonably well-qualified. If Borrower fails to carry coverage to protect Lender's rights in the Prop.

All insurance policies and renewals shall have the right to hold the policies and renew premiums and renewal notices. In the event, may make proof of loss if not made promptly.

Unless Lender and Borrower otherwise agree, if the Property is damaged, if the restoration or repair of the Property is not economically feasible or Lender is not secured by this Security Instrument, whether or not the Property is damaged, if the Property does not answer within 30 days after notice from Lender to repair or replace the Property, Lender may collect the insurance proceeds. If Lender is not secured by this Security Instrument, whether or not the

Unless Lender and Borrower otherwise agree, the due date of the monthly payments referred to in Paragraph 11 above shall be the day before the day the Property is acquired by Lender, Borrower or any other party prior to the acquisition shall pass, prior to the acquisition.

6. Occupancy, Preservation, Maintenance. Borrower shall occupy, establish, and use this Security Instrument and shall continue to do so until the date of occupancy, unless Lender otherwise determines that circumstances exist which are beyond the control of Borrower that allow the Property to deteriorate, or commit a proceeding, whether civil or criminal, is begun which otherwise materially impair the lien created by this instrument. In the event of default and reinstatement, as provided in paragraph 11, Lender's good faith determination precludes Lender from terminating the lien created by this Security Instrument or loan application process, gave materially false (any material information) in connection with this instrument concerning Borrower's occupancy of the Property. Lender shall comply with all the provisions of the lease, but the lease and this instrument shall not merge unless Lender agrees to the merger.

7. Protection of Lender's Rights in the
this Security instrument or there is a legal
proceeding in bankruptcy, probate, or condon-
tion, whatever is necessary to protect the value
paying any sums secured by a lien which
attorneys' fees and entering on the Property to
execute to do so.

on Estate Settlement Procedures Act of 1974 as another law that applies to the Funds sees a lesser to exceed the lesser amount. Lender may estuarine expenditures of future Escrow Items or otherwise

on whose behalf
by my Federal
Banking and applying
interest or
pay a one-t
applicable i
be require
interest shall be paid
reduces and det
security for all
amounts paid
sums secured by this Security Instrument.
intended to be held by applicable law, Lender shall account to Borrower for

amounts of applicable law. If the amount of the Funds held by Lender at any time is less than the deficiency, Lender may so notify Borrower in writing, and, in such case Borrower shall pay Borrower shall make up the deficiency in no more than twelve monthly installments by this Security Agreement.

nder shall acquire or
ender at the time of instrument, Lender shall promptly refund to Borrower any Funds
sell the Property, Lender, prior to the acquisition or sale of the
acquisition or sale as a credit against the sums secured by this

applicable law provides otherwise, all payments received by Lender under paragraphs 1
ent charges due under the Note; second, to amounts payable under paragraph 2; third,
est to any late charges due under the Note.

est, to any late charges due under the Note.

Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these

payments or ground rents, if any. Borrower shall pay these expenses, or if not paid in that manner, Borrower shall pay them on time directly to the entity furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower shall promptly furnish to Lender receipts evidencing the payments.

lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing with Lender to subordinate the lien to the Lender's interest; or (b) contests in good faith the lien by legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien and agreement satisfactory to Lender subordinating the lien to this Security Instrument; or (c) identifies the lien, Borrower shall satisfy the lien or take one or more of the following actions:

owner shall keep the improvements now existing or hereafter erected on the Property within the term "extended coverage" and any other hazards, including floods or This insurance shall be maintained in the amounts and for the periods that Lender insurance shall be chosen by Borrower subject to Lender's approval which shall not to maintain coverage described above. Lender may, at Lender's option, obtain property in accordance with paragraph 7.

be acceptable to Lender and shall include a standard mortgage clause. Lender shall also, if Lender requires, Borrower shall promptly give to Lender all receipts of paid loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender by Borrower.

agrees in writing, insurance proceeds shall be applied to restoration or repair of the Property if it is economically feasible and Lender's security is not lessened. If the restoration or repair would lessen the security, the insurance proceeds shall be applied to the sums due or not then due, with any excess paid to Borrower. If Borrower abandons the Property, a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may use the proceeds to repair or restore the Property or to pay sums secured by the Note. The 30-day period will begin when the notice is given.

any application of proceeds to principal shall not extend or postpone his 1 and 2 or change the amount of the payments. If under paragraph any insurance policies and proceeds resulting from damage to the extent of the sum secured by this Security Instrument immediately

ce and Protection of the Property; Borrower's Loan Application; Leaseholds.
Property as Borrower's principal residence within sixty days after the execution of
to occupy the Property as Borrower's principal residence for at least one year after the
is agrees in writing, which consent shall not be unreasonably withheld, or unless
key and Borrower's consent. Borrower shall not destroy, damage or impair the Property,
mi waste on the Property. Borrower shall be in default if any forfeiture action or
go that in Lender's good faith judgment could result in forfeiture of the Property or
this Security Instrument or Lender's security interest. Borrower may cure such a
at 13, by causing the action or proceeding to be dismissed with a ruling that, in
fe forfeiture of the Borrower's interest in the Property or other material impairment of
or Lender's security interest. Borrower shall also be in default if Borrower, during the
se or inaccurate information or statements to Lender (or failed to provide Lender with
the loan evidenced by the Note, including, but not limited to, representations
of property as a principal residence. If this Security Instrument is on a leasehold, Borrower
causes. If Borrower acquires fee title to the Property, the leasehold and the fee title shall
be in the name of Borrower.

Property. If Borrower fails to perform the covenants and agreements contained in the Deed of Trust or any other instrument which may significantly affect Lender's rights in the Property (such as a lease or license or any other agreement to enforce laws or regulations), then Lender may do and pay all expenses of the Property and Lender's rights in the Property. Lender's actions may include priority over this Security Interest, appealing in court, paying reasonable attorney's fees and costs, and taking action under this paragraph 7. If Lender does

Any amounts disbursed by Lender in payment to Borrower and Lender disbursement at the Note rate shall be available with interest payable from Lender to Borrower requesting payment.

7. **Hazard Insurance Planning:** coverage as required by one (1) year or Lender's interest. This insurance may be coverage the Lender purchased may not later cancel this coverage by providing evidence that Borrower has obtained property coverage elsewhere.

The Borrower is responsible for cost contract or loan balance. If the cost is added to the contract or loan balance, the interest rate on the underlying contract or loan will apply to this added amount. Effective date of coverage may be the date the Borrower's prior coverage lapsed or the date the Borrower failed to provide proof of coverage.

The coverage Lender purchased may be considerably more expensive than insurance the Borrower can obtain on Borrower's own and may not satisfy the need for property damage applicable law.

8. **Mortgage Insurance.** If Lender requires 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 insurer 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 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 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.

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.

In 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 still 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 the taking is less than the amount of 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 due.

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; Notice Waiver.** Extension of the time 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 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 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.

12. **Successors and Assigns; Bond; Joint and Several Liability; Co-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 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signer of this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forgive or remit 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 Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this 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 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 confirmed copy of the Note and of this Security Instrument.

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, in its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender before 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 in which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay those sums within such period, Lender may invoke any remedies permitted by law.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement delayed until the earlier of: (a) 30 days (or such other period as applicable law may permit) from the date on which Borrower has paid all sums due under this Security Instrument; or (b) the expiration of this period, Lender may invoke any remedies permitted by law.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times to a "Loan Servicer" that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer without written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address at which payments should be made. The notice will also contain any other information required by applicable law.

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 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.

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 involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction 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:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of 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 expenses incurred in pursuing the remedies provided in this paragraph 21, including, but 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 record in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons proscribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and 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 the sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the instrument Trustee shall apply the proceeds limited to, reasonable Trustee's and attorney's fees; 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 for a fee of not less than \$5.00 to the person or persons legally entitled to it. Such person or persons shall pay any recording costs.

23. Successor Trustee. Lender may appoint another Trustee. Without conviction or confinement upon Trustee herein and by applicable law, the successor trustee shall succeed to all the title, power and duties of the Trustee.

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. Riders to this Security Instrument. The covenants and agreements of this Security Instrument are not personal, family or household purposes, or secured solely by the residence of the Borrower in residence must be made by us to be enforceable. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of this Security Instrument is if the rider(s) were part of this Security Instrument. Check applicable box(es).

- Adjustable Rate Rider
- Graduated Payment Rider
- Bellwether Rider
- VA Rider

- Condominium Rider
- Planned Unit Development Rider
- Rate Improvement Rider
- Other(s) (specify)

- 1-4 Family Rider
- Biweekly Payment Rider
- Second Home Rider

"UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US AFTER THE EFFECTIVE DATE OF THIS SECURITY INSTRUMENT CONCERNING LOANS AND OTHER CREDIT EXTENSION WHICH ARE NOT FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES, OR SECURED SOLELY BY THE RESIDENCE OF THE BORROWER IN RESIDENCE MUST BE MADE BY US TO BE ENFORCEABLE."

BY GIVING BILL OF SALE, Borrower
any right(s) executed by Borrower as
Witnesses.

receipt and
gives to the Borrower covenants contained in its Security Instruments and in

5785

MARK W NEVADA

(Seal)

-Borrower

CATHERINE M NEVADA

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

STATE OF OREGON,

On this 22nd day

County of Klamath,
personally appeared the above named

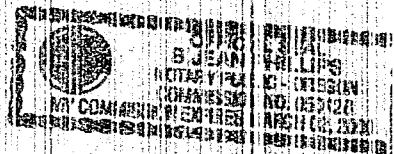
MARY W Nevada & Catherine M Nevada

the foregoing instrument to be their

voluntary act and deed.

and acknowledged

My Commission Expires:
(Official Seal)



Notary Public for Oregon

Before me

STATE OF OREGON, COUNTY OF KLAMATH

Filed for record at request of _____
of January A.D. 19

American

1999

at 3:45 P.M.

o'clock

P.M., and duly recorded in Vol.

M99

or Me

Pages

2581

by

Karen Rose

Linda Smith, County Clerk

FEE \$30.00