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5. NOUMANCE: Insule continuously, with financially sound and reputable insurers acceptable to Beneficiary, all improvements on the insurance ugainst fire, that, casualty, vandalism and any other risk Beneficiary mareasonabily request. The insurance policies shall be in a segregate atmount of not less in an the full replacement cost of all improvements on the Property, including the cost of demolition and removal to the Secured Colligation in any manier as Beneficiary determines, and such application shall not cause of identification and removal to the Secured Colligation in any manier as Beneficiary determines, and such application shall not cause discontinuance of any proceeding treatices upon this Deed of Trust. In the event of foreclosure, all of Grantor's rights in the insurance policies shall pass to purchaser at the summaria secure of the event of foreclosure, all of Grantor's rights in the insurance policies shall pass to purchaser at the summaria secure of the event of foreclosure, all of Grantor's rights in the insurance policies shall pass to purchaser at the summaria secure of the event of foreclosure, all of Grantor's rights in the insurance policies shall pass to purchaser at the summaria secure of the receipt by Grantor of any notice, order or communication from any governmental authority which relates to the summaring property; and the receipt by Grantor of any notice, order or communication from the use of the Property or an summaria property and collecting the Payments, including, without limitation, all reasonable attorney application as a second the second of the due date; 3. COSTS AND EXPENSES. Pay, reimburse and indemnify Beneficiary for all of Beneficiary's reasonable costs and expenses incurred to context his beed of Trust, defending any action or proceeding purporting to affect the rights or duties of Beneficiary determines, including, with	ay appartailing to the coeffy 2. ASSIGNMENT 3.1 ASSIGNM dyletimarts for the Beneficiary's name, default under this D Grantor's use of the 2.2 DISCLAW enforce any provisio and expression similar and expression provisio and expression provisio and expression provision and expression provision and expression provision and expression provision and expression provision (19, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10	Property; and nil leasehol OF RENTS. IENT. Grantor further assign use or occupancy of the Pro- all tents, receipts, income as eed of Trust, Grantor is gran. Payments in any pankrupto; IER. Nothing contained in this of the Convacts, expend at coving of oropar credit for LIGATHOLIS. This Evend of Ta- of Ibirty inclusanc five hunds (IGATHOLIS. This Evend of Ta- of Ibirty inclusanc five hunds) (IGATHOLIS. This Evend of Ta- of Ibirty inclusanc five hunds) (IGATHOLIS. This Evend of Ta- of Ibirty inclusanc five hunds) (IGATHOLIS. This Evend of Ta- or order and made by Granto Nothing contained in this De Ta- The term of the Secure 2014. COVENNATS. Grantor shall: ANCE OF PROPERTY. Main vement which may be constitued VCE WITH LAWS. Comply with ATE INT FRESTS. Bettom of the Sectors of the Secure of the Secure of the Covent of the Covent of the ATE INT FRESTS. Bettom of the Secure of the Secure of the Covent of the Covent of the Covent of the Covent of the Covent of the Covent of the Secure of the Covent of the Secure of the Covent of the Coven of the Covent	ns to Eleneficiary all ci operty ("Contracts"), inc nd other payments due is Deed of Trust shall bi ary money, incur any ey r all Payments received ist secures performanci- red dollars and no cents on as svidenced by a p r, including all renewals, ed of Trust shall be cont d Obligation commenci- tain and preserve the P ructed on the Property; it th all laws, ordinances,	f Grantor's interest luding the immediat or to become due un he Payments, but su a construed as oblig opense or perform ar by it. of each agreement romissory note(s) sig modifications and e strued as obligating f es on the date this l Property in good con and restore any impor	in all existing and future leases e and continuing right to collect, der the Contracts ("Payments") ch license shall not constitute Be- tring Beneficiary or any receiver by obligation under the Contracts of Grantor contained in this Dee ined on	y connected with t , licenses and off in either Grantor's As long as there is heficiary's consent to take any action . Beneficiary's duti- bid of Trust and ti- Dolla advances hereund vance to Grantor. hall end, if not pa and tear excepted or destroyed; value to Property
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NEGATIVE COVENANTS. Graitor shall not without Beneficiary's prior written consent: 5. BUMENTS. Accept or collect Payments more than one (I) month in advance of the due date; 5. RISTRICTIONS ON CONVEYANCES. Should the Grantor or the Grantor's successors in interest without the consent in writing or Benefic ary self, transfer, or convey, or permit to be sold, transferred or conveyed, by agreement for sale or in any other manner, Grantor's interest apply to each and every sale, transfer or conveyance, regardless whether or not Beneficiary has consented to, or weived, Beneficiary's interest phyto be ach and every sale, transfer or conveyance, regardless whether or not Beneficiary has consented to, or weived, Beneficiary's right becaution, whether by action or non-action, in connection with any previous sale, transfer, or conveyance, whether one or more. The shall be upplied to the Secured Obligation. Beneficiary is taken through eminent domain, the amount of the award to which Grantor in the statistic to the Secured Obligation. Beneficiary to represent the secured Obligation. Beneficiary or any period with non-action of the Property is taken through eminent domain, the amount of the award to which Grantor in the statistic of the Secured Obligation. Beneficiary or any person interested in the Property. SUCCE:SORT TRUSTEE. In the event and written request for reconveyance made by Beneficiary or any person interested in the Property. Be and, upon the recording of such appointment in the records of the county in which this Deed of Trust is recorded, the successor trustee shall record trustee.	ay appindulung to the conservy 2. ASSIGNMENT 2.1 ASSIGNMENT 2.1 ASSIGNM agreements for the Beneficiary's name, defact under this 0 Granter's use of the 2.2 DISCLAW enfonces any provisk are expressive finited (ment of the sum (3. SECLEED OBL (ment of the sum (3. SECLEED OBL (ment of the sum (3. SECLED OBL (ment of the sum (5. SECLED OBL 5. SECLED OBL (SECLED OBL	a Property; and nil leasehol OF RENTS. IENT. Grantor-further aasig use or occupancy of the Pro- all rents, receipts, income an eed of Trust, Grantor is gran Payments in any pankruptoy IER. Nothing contained in this on of the Commants, expend 15 c giving of orcpar credit for JGATONS. This Deed of Tra- of thirty focusanc five hunds (JGATONS. This Deed of Tra- of thirty focusanc five hunds) (JGATONS. This Deed of Tra- of thirty focusanc five hunds) (JGATONS. This Deed of Tra- of thirty focusance five hunds) (JGATONS. This Deed of Tra- pt core and made by Granto Nothing contained in this De The term of the Secure 2014	ns to Eleneficiary all cloperty ("Contracts"), inc operty ("Contracts"), inc nd other payments due ; y processing. Is Deed of Trust shall bi ary money, incur any ey r all Payments received ist secures performance and dollars and no cents on as svidenced by a p r, including all renewals, ed of Trust shall be con- rid obligation commence tain and preserve the F ructed on the Property ; th all laws, ordinances, r lobligations to be perfo- vertice of tabor, material in financially sound and though standard fire and any other risk Be- ement cost of all impro- , as its interest may app reficiary determines, an- of foreclosure, all of G ary within twanty-four (i ution of any kind exist	f Grantor's interest luding the immediat or to become due un he Payments, but su a construed as oblig opense or perform ar by it. of each agreement romissory note(s) sig modifications and e strued as obligating f es on the date this l Property in good con and restore any impor egulations, covenant med by Grantor und s secured by the Pro last supplies or otherw reputable Insurers a d extended coverage naficiary may reaso vements on the Prop pear. The amounts of strutch application s frantor's rights in the 24) hours of any relig or communication fro	in all existing and future leasas e and continuing right to collect, der the Contracts ("Payments") ch license shall not constitute Be ating Beneficiary or any receiver by obligation under the Contracts of Grantor contained in this Dee ined on	v connected with the connecte
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1971, 2024 10 MP	ay appindling to the consenty 2. ASSIGNMENT 2. ASSIGNMENT 2. ASSIGNM agreements for the Beneficiary's name, default under this 0 Granter's size of the 2.2 DISCLAW enforces any provisic are expressive finites 2.2 DISCLAW enforces any provisic 3. SECURED OBL (ment of the sum of (the sum of the sum of (the secured of the sum of (the secured of the sum of the sum of the sum of (the sum of the sum of the sum of the sum of the sum of (the sum of the sum of the sum of the sum of the sum of the sum of the sum of the sum of the sum of the sum of	a Property; and nil leasehol OF RENTS. IENT. Grantor-further assign use or occupancy of the Pro- alitents, receipts, income an eed of Trust, Grantor is gran Payments in any pankrupto; IER. Nothing contained in this not the Contracts, expend its giving of orcpative hunds of thirty for and the hunds of thirty for and the hunds of thirty for and the hunds of thirty for an early there is order and made by Granto Nothing contained in this De thirty for any become not orce and made by Granto Nothing contained in this De the term of the Secure 2014. COVENANTS. Grantor shall: ANCE OF PROPERTY. Main vement which may be constructed NOTE OF PROPERTY. Main vement which may be constru- VCE WITH LAWS. Comply with isks, casualties and losses the e, that, casualty, vandalism for beETS AND TAXES. Pay ainst the Property; and all of the Beneficiary as loss payee ration in any manner as Ber Deed of Trust. In the event US WASTE. Notify Beneficia or of the receipt by Granto mital for environmental poli- iand D EXPENSES. Pay, reimburs cosing upon this Ceed of Tru- ed of Trust, or managing th services of staff counsel, leg ENANTS. Grantor shall not w. Accept or collect Payments NTRACTS. Terminate, mod DNS CN CONVEYANCES. S event on the event any portion of the services of staff counsel, leg ENANTS. Grantor shall not w. Accept or collect Payments NTRACTS. Terminate, mod DNS CN CONVEYANCES. S event thereoly, then Benefic ery case, transfer or convey of action to non-action, in con- ton in the event any portion of the Secure of Staff counsel, leg	ns to Eleneficiary all cloperty ("Contracts"), inc operty ("Contracts"), inc nd other payments due ; y processing. Is Deed of Trust shall bi ary money, incur any ey r all Payments received ist secures performance and other secures performance on as svidenced by a p r, including all renewals, ed of Trust shall be con- rd of Bass and no cents on as svidenced by a p r, including all renewals, ed of Trust shall be con- rd obligation commence tain and preserve the F ructed on the Property i th all laws, ordinances, r lobligations to be perfor y promptly all obligation alms for labor, material entractally sound and trough standard fire and of foreclosure, all of 6 any within twanty-four (i of foreclosure, all of 6 ary within twanty-four (i of of any notice, order of ution of any kind exis ee and indemnify Benef- ist, defending any action to than one (1) mon y or amend any provisi- bould the Grantor or is more than one (1) mon is not of any farter or or chary may declare all su cance, regardless what is and, regardless what	f Grantor's interest luding the immediat or to become due un he Payments, but su a construed as oblig opense or perform ar by it. of each agreement romissory note(s) sig modifications and e strued as obligating f es on the date this l Property in good con and restore any impri egulations, covenant med by Grantor und s secured by the Pro last supplies or otherw reputable Insurers a d extended coverage neficiary may reaso vements on the Prop pear. The amounts of d such application s frantor's rights in the 24) hours of any relig or communication fro ting on the Property icitary for all of Bene n or proceeding purp ng the Payments, in costs, costs of title s r written consent: th in advance of the on of the Contracts; the Grantor's succest neyed, by agreements mes secured hereby i ler or not Beneficiar is sale, transfar, or co	in all existing and future leasas e and continuing right to collect, der the Contracts ("Payments") ch license shall not constitute Be ating Beneficiary or any receiver by obligation under the Contracts of Grantor contained in this Dee inted on	v connected with t , licenses and off in either Grantor's As long as there is heficiary's consent to take any action . Beneficiary's duti- bd of Trust and ti- Dolla advances hereund vance to Grantor. hall end, if not pa and tear excepted or destroyed; without limitation icies shall be in a tion and removal of ies may be applien any hazardous o thich relates to the e Property or any openses incurred in as of Beneficiary or sisces at trial or or sent in writing of Grantor's interest his provision shall Beneficiary's right

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10. EYENTS OF DEFAULT. The orcurrence of any of the following ovents shall, at Beneficiary's option, and at any time without regard to any previous knowledge on Beneficiary's part, constitute a certain under the terms of this Deed of Trust, the Secured Obligation and all related loan documents: NON-PAYMENT OF PRINCIPAL OR INTEREST. Any payment of principal or Interest on the Secured Obligation is not made when 10.1

due or 10.2 FAILURE TO PERFORM. Any tax, assessment, insurance premium, lien, encumbrance or other cliarge against the Property, or any payment under a real estate contract covering the Property is not paid when due; or any other term, covenant or agreement of Grantor compand in this Deed of Trust or in any other document with Beneficiary, or in which Grantor grants a security interest in the Property, is not promptly performed or satisfied.

 Performed or satisfied.
 PERMEDIES UPCN DEFAULT. It any default occurs and is continuing, Beneficiary may, at its option:

 TERMINATE COMMETMENT. Terminate imploit departed on infuffilled commitment to Grantor;
 ACCELERATE. Declare any or all of the Secured Obligation, together with all accrued interest, to be Immediately due and payable with out presentment, cemand, protest or notice of any kind, all of which are expressly waived by Grantor;
 ACCELERATE. Declare any or all of the Secured Obligation, together with all accrued interest, to be Immediately due and payable with out presentment, cemand, protest or notice of any kind, all of which are expressly waived by Grantor;
 ACCELERATE. Declare any or all of the Secured Obligation, together with all accrued interest, to be Immediately due and payable with out presentment, cemand, protest or notice of any kind, all of which are expressly waived by Grantor;
 ACCELERATE. Declare any or all of the Secured Obligation, together with all accrued interest, to be Immediately due and payable with out presudice to Beneficiary's right to accelerate the Secured Obligation and forecices upon this Deed of Trust. Grantor shall relimburse Beneficiary, upon demand, for all such amounts paid by Beneficiary, with interest thereon from the date of such payment at the highest rate that is, from time to time, applicable on any of the Secured Obligation. All urreimbursed amounts shall be added to and become a part of the Secured Obligation;
 A FEINSTATENENT. The Grantor shall have the right to reinstate this Deed of Trust and have any proceedings begun by the Secured obligation foreclosing this Deed of Trust. The conditions for reinstatement are that: (a) the Grantor pays off sums, which would then be due under the Secured Obligation and this Deed of Trust had no acceleration occurred; (b) cure any default of Grantor's oth would then b this Gred of Trust and the obligations secured herby shall remain fully effective as if no acceleration had occurred. However, the reinstatement hight sould not apply in the case of acceleration resulting from the sale or transfer of Grantor's property.

11.5 COLLECTION OF PAYMENTS. Terminate the license granted to Grantor to collect the Payments; take possession of, manage and operate the Property under the terms of the Contracts; and demand and collect all Payments, including endorsing any check, draft or other instrument given as payment, either by itself or through an egent or judicially-appointed receiver. The Payments shall be applied first to payment of the custs (fin anaging the Property and collocting the Payments, and then to the Secured Obligations;

11.6 TRUSTEE'S SALE. Direct the Trustee, upon written request, to sell the Property and apply the sale proceeds in accordance with the laws of the State of Oregon.

11.7 OTHER PEVEDIES. Pursue all other available legal and equitable remedies, including, without limitation, foreclosing upon this Deed of Trust as a monthege

Granter expressly waives any defense or right, in any action or proceeding in connection with the Secured Obligation, that Beneficiary must first resort to any other security or person.

12	NAWF	A NO	walvar bu	Beneficia	irv of anv i	deviation (y Granto	r from full r	performanc	e of this l	Deed of T	rust or the	Secured C	Joligation, as
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Deed of Trust or the Secured Of ligation on the basis of the same or similar failure to perform.
13. SUCCESSORS AND ASSIGNS. This Deed of Trust inures to the benefit of and is binding upon the respective heirs, devisees, legatees, administration, executors, successore and assigns of the parties hereto.
14. SUPLICABLE LAW. This Deed of Trust has been delivered to Eeneficiary and accepted by Beneficiary in the State of Oregon. This Deed of Trust shall be governed by and in accordance with the laws of the State of Oregon.
15. StECGE. Any Grantor who is not a borrower under the Secured Obligation shall not be personally liable for the obligations therein and is only sign of this Deed of Trust and convey Grantor's intercost in the real property identified herein and agrees that Beneficiary and any double turber turber the Secured Obligation or make any other arrangements relating to the Secured Obligation or Deed of Trust is consent and without releasing Grantor from this Deed of Trust, its extension or modification.
16. HOMESTEAD. To the fullest extent permitted by law Grantor waives any right to plead any statute of limitations as a defense to any obligation decurad hereby, and Grantor releases and waives all rights and benefits of the homestead examption laws of the State where the property is plead.

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THIS INSTRUMENT WILL NOT ALLOW FOR THE USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY, PLANNING DEPARTMENT TO VERIFY NPPROVED USES.

Inall. Hat Mar & FORM No. 23—ACKNOWLEDGMENT. Stevens-Ness Law Publishing Co. NI Portland, OR 97204 © 1992 STATE OF OREGON lamar County of ... day of ... **REIT REMEMBERED**, That on this .. before me, the undersigned, a Notary Public in and for the State of Oregon, personally appeared the within Ann M. (KUAITS I AND lenan ua to me to be the identical individual. described in and who executed the within instrument andoxecuted the same freely and voluntarily. Coppediate and interesting Coppediate and interesting Compared and the second second Compared and the second second Compared and the second se TESTIMONY WHEREOF, I have hereunto see my hand and affixed my official seal the day and year idst above written. odhauen 123 ublic lof)Oregon Notary 🖡 an sit basis 166 (173) 4-6-0 My commission expires . of (ENTTY) mine to be the tree and voluntary act of such party for the uses and purposes mentioned in the instrument. Cated: INOTARY PUBLIC FOR THE STATE OF OREGON My appointment expires -STATE OF OREGON : COUNTY OF KLAMATH: First American Title 10th dav the Filed for accord at request of o'clock A. M., and duly recorded in Vol. M99 A.D., 1999 11:03 February 211 4777 on Page Mortgages υf_ Linda Smith, County Clerk

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