

Until a change is requested all tax statements shall be sent to the following address.

SOUTH VALLEY BANK & TRUST
PO Box 5210, KLAMATH FALLS, OR
97601

99 APR 12 AM 1:48

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WHEN RECORDED MAIL TO
SOUTH VALLEY BANK & TRUST
ATTN: BETH
PO Box 5210, KLAMATH FALLS, OR
97601

ACCOUNT NUMBER
830103917

TAX ACCOUNT NUMBER
3808-026AA-03000-000

MTG 46982.MS

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on APRIL 9, 1999
BRIAN S. BAXTER and KIMI A. ROSTEROLLA

The grantor is

("Borrower"). The trustee is AMERITITLE

222 S 6TH STREET, KLAMATH FALLS, OR 97601
("Trustee"). The beneficiary is SOUTH VALLEY BANK & TRUST

which is organized and existing under the laws of AN OREGON BANKING CORPORATION
address is PO Box 5210, KLAMATH FALLS, OR 97601

and whose

One Hundred Twenty Four Thousand and no/100

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

Dollars (U.S. \$124,000.00)

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 May 1, 2029. 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 Trustee, in trust, with power of sale, the following described property located in Klamath County, Oregon: Lot 19 of OUSE KILA HOMESITES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

which has the address of 2099 LAKESHORE DRIVE, KLAMATH FALLS
Oregon 97601

[Street, City].

OREGON-Single Family-FNMA/FHLMC UNIFORM
INSTRUMENT

[Zip Code] ("Property Address");

Form 3038 9/90
Amended 12/93
VMP MORTGAGE FORMS - (B001521-7291)
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Initials:

