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RETURN ORIGINAL TO:  
FLEET MORTGAGE CORP.  
2210 ENTERPRISE DRIVE  
FLORENCE, SC 29501

K-53326

(Space Above This Line For Recording Data)

## DEED OF TRUST

# 373561371

THIS DEED OF TRUST ("Security Instrument") is made on APRIL 13 1999. The grantor is MICHAEL R. LONG AND TERRIE E. LONG AN ESTATE IN \* ("Borrower"). The trustee is FATCO ("Trustee"). The beneficiary is FLEET MORTGAGE CORP. which is organized and existing under the laws of THE STATE OF SOUTH CAROLINA, and whose address is 1333 MAIN STREET, SUITE 700, COLUMBIA, SOUTH CAROLINA 29201 ("Lender"). Borrower owes Lender the principal sum of EIGHTY THOUSAND ONE HUNDRED AND NO / 100 Dollars (U.S. \$ 80,100.00). 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 01, 2014. 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:  
**\*FEE SIMPLE AS TENANTS BY THE ENTIRETY**

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF FOR ALL PURPOSES:

UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS:  
1140 MCCLELLAN DRIVE, KLAMATH FALLS, OREGON 97603  
which has the address of 1140 MCCLELLAN DRIVE

Oregon 97603 ("Property Address"); KLAMATH FALLS  
[Zip Code] [City]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised 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.