

Account Number: 502 0469593 6999
ACAPS Number: 990321028190
Date Printed: 4/16/1999
Reconveyance Fee: \$0.00

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WHEN RECORDED MAIL TO:

Bank of America
Northwest Regional Loan Service Center
P.O. Box 3828
Seattle, WA 98124-3828

ATC # 04049367

RESERVED FOR AUDITOR'S USE ONLY.

PERSONAL LINE OF CREDIT
TRUST DEED

THIS DEED OF TRUST is made this 20th day of April, 1999, between
Tedd W. Fritch And Carol L. Fritch, As Tenants By The Entirety

whose address is 2821 ORINDALE ROAD KLAMATH FALLS OR 97601 Grantor,
and Aspen Title & Escrow Inc. Trustee,
and Bank of America NT&SA Beneficiary, at its above named address.

WHEREAS Grantor has entered into an agreement with Beneficiary under which Beneficiary agrees to lend to the Grantor from time to time, subject to
repayment and reborrowing, up to a total amount outstanding at any point in time of:
nineteen thousand dollars and no cents

(\$ 19,000.00) Dollars which indebtedness is evidenced by Grantor's Agreement and Disclosure Statement
Equity Maximizer (R) Home Equity Line of Credit signed on April 20, 1999 (herein "Agreement"). The Agreement is incorporated herein
by reference as though fully set forth.

TO SECURE to Beneficiary the repayment of the indebtedness evidenced by the Agreement, together with all renewals, modifications, or extensions
thereof, with interest thereon, the payment of other sums, with interest thereon, advanced to protect the security of this Deed of Trust, and the
performance of the covenants and agreements of Grantor herein contained, together with interest thereon at such rate as may be agreed upon,
Grantor does hereby irrevocably grant, bargain, sell and convey to the Trustee in Trust, with the power of sale, the following described property in

Klamath County, State of Oregon: Property Tax ID# 3908-12ao-2600
See Legal Description Attached Hereto And Made A Part Hereof.

This instrument is being recorded as an
accommodation only, and has not been
examined as to validity, sufficiency or effect it
may have upon the herein described property.
This courtesy recording has been requested of
ASPEN TITLE & ESCROW INC.

together with all tenements, hereditaments, and appurtenances now or hereafter thereunto in anywise lawfully coming, and the rents,
issues and profits thereof; it being the express intent of Grantor and Beneficiary that this Deed of Trust and the estate held by Trustee hereunder shall
continue in effect notwithstanding that from time-to-time no indebtedness of Grantor to Beneficiary under the Agreement may exist, and shall survive
as security for all new or additional indebtedness of Grantor to Beneficiary under the Agreement from time-to-time arising.

MATURITY DATE: The term of the Agreement commences on the date this Deed of Trust is executed and shall end if not paid sooner on
4/16/2024

VARIABLE INTEREST RATE. This agreement contains a Variable Interest Rate. The interest rate on Grantor's indebtedness under the Agreement
may vary from time-to-time in accordance with such rate or rates, as described in the Agreement.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure, or improvement being built
or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; and to comply
with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.
2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or
encumbrances, impairing the security of this Deed of Trust.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire, hazards included
within the term "extended coverage" and such other hazards as Beneficiary may require in an aggregate amount not less than the total debt secured
by this Deed of Trust and all other prior liens. All policies shall be in such companies as the Beneficiary may approve and have loss payable to the
Beneficiary as its interest may appear and then to the Grantor. The amount collected under any insurance policy may be applied upon any
indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of
any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the
purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all
costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding.
5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses incurred in enforcing the obligations secured
hereby including, without limitation Trustee's and Beneficiary's attorney's fees actually incurred, including attorney fees assessed at trial or on appeal.
6. Grantor shall not, without Beneficiary's prior written consent, grant or allow any further encumbrances or liens, voluntary or involuntary, against
the property.
7. To promptly and fully perform all of the obligations of the mortgage or grantor or contract purchaser under any existing mortgage or Deed of
Trust or real estate contract on the property, and to save Beneficiary harmless from the consequences of any failure to do so.
8. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, including flood insurance premiums, liens, encumbrances, or
other charges against the property hereinabove described, or otherwise fail to keep and perform any of Grantor's covenants herein contained, the
performance of which requires the expenditure of money, then, in any such event, the Beneficiary, at its election, may pay such sums as may be
necessary to perform such obligations with respect to which the Grantor is in default, without prejudice to Beneficiary's right to accelerate the
maturity of this Deed of Trust and to foreclose the same, and any and all amounts so paid shall be repaid by the Grantor to the Beneficiary upon
demand, with interest thereon at the highest rate then applicable to Grantor's indebtedness under the Agreement or other loan document from the
date of such payment, and all such payments with interest as above provided, shall, from the date of payment, be added to and become a part of the
indebtedness secured by this Deed of Trust.

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A portion of the NE 1/4 NE 1/4 of Section 12, Township 39 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning at a point at the Southwest corner of said NE 1/4 NE 1/4; thence East a distance of 30 feet; thence North along the Easterly right of way of a 60 foot road a distance of 165 feet to the true point of beginning; thence continuing North along said Easterly right of way a distance of 495 feet; thence East a distance of 234 feet; thence South parallel to said road right of way a distance of 495 feet, more or less, to the Northeast corner of property described in Deed Volume 93 at Page 138, Deed Records of Klamath County, Oregon; thence West along the North line of said property described in Deed Volume 93 at Page 138, Deed Records of Klamath County, Oregon, to the point of beginning.

[Handwritten signature]

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of Aspen Title the 21st day
of April A.D., 1999 at 3:41 o'clock P M., and duly recorded in Vol. M99
of Mortgages on Page 14715

FEE \$20.00

Linda Smith, County Clerk

by *[Handwritten signature]*