

After Recording Please Return To:

New America Financial, Inc.

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[Company Name]

[Name of Natural Person]

905 West 27th Street

[Street Address]

Scottsbluff, NE 69361

[City, State ZIP]

Until A Change Is Requested, All Tax Statements
Shall Be Sent To The Following Address:

[Street Address]

[City, State ZIP]

[Space Above This Line for Recording Data]

K53975B

Loan No.: 8438442

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on May 19, 1999. The grantor is John A. Hughto and Deborah L. Hughto, an estate in fee simple as tenants by the entirety

("Borrower"). The trustee is First American Title
422 Main Street, Klamath Falls, OR 97601
New America Financial, Inc.

("Trustee"). The beneficiary is

which is organized and existing under the laws of the State of Texas, and whose address is
3131 Turtle Creek Boulevard, Suite #700, Dallas, TX 75219

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

forty two thousand and NO/100ths
Dollars (U.S. \$ 42,000.00). 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 June 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:

SEE EXHIBIT 'A' ATTACHED HERETO AND MADE A PART HEREOF

Oregon Deed of Trust-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

THE COMPLIANCE SOURCE, INC.

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Initials: *fah dzh*

Form 3038 09/90

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