The publisher suggests that such an agreement address the Issue of obtaining beneficiary's consent in complete detail.

which are in arous of the amount required to par all reasonable costs, expenses and attempts, tesu measurily paid or incurred by granter in such proceedings, shall be paid to beneficiary and applied by it little upon my reasonable costs around the paid to be beneficiary in such proceedings, and the balance applied upon by fees, bothers as secured hereby; and grenter agrees, at its own expense, to take such actions and execute such instruments as shall be necessary in obtaining such compensation, promptly upon beneficiarly is request.

In obtaining such compensation, promptly upon beneficiarly is request.

In obtaining such compensation, promptly upon beneficiarly is request.

In obtaining such compensation of this deed and the note for any other and the note for any time and from time to time upon written request to baselistary, purpose in the control of the processor of the making of any map or plat of the property; (b) pint in granting and the parameter of the individual variants, all or any part of the property. The greates in any reconveyance may be described as the "person or persons tests for any of the services mentioned in this paragraph that is a constitutive proof of the truthfulness thereof. (Trustee's tests for any of the services mentioned in this paragraph that is a constitutive proof of the truthfulness thereof. Trustee's to be appointed by a court, and without regard to the adsystancy of any security for the individual proof of the property or any part threate, in its own names we or otherwise collect the roats, issues and processed on of the property or any part threate, in its own names we or otherwise collect the roats, issues and proof the security of the property and and taking possession of the property, the collection, including reasonable attorney's less upon any individual security of the property of the property

tract or loan agreement between them, beneficiary may purchase insurance at grantor's expense to protect beneficiary's interest. This insurance may, but need not, also protect grantor's interest. If the collateral becomes damaged, the coverage purchased by beneficiary may not pay any claim made by or against grantor. Grantor may later cancel the coverage by providing evidence that grantor has obtained property coverage elsewhere. Grantor is responsible for the cost of any insurance coverage purchased by beneficiary, which cost may be added to grantor's contract or loan balance. If it is so added, the interest rate on the underlying contract or loan will apply to it. The effective date of coverage may be the date grantor's prior coverage lapsed or the date grantor failed to provide proof of coverage. The coverage beneficiary purchases may be considerably more expensive than insurance granter might otherwise obtain alone and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

The grantor warrants that the proceeds of the loan represented by the above described note and this trust deed are:

(a)\* primarily for grantor's personal, family or household purposes (see Important Notice below),

(b) for an organization, or (even if grantor is a mutural person) are for business or commercial purposes.

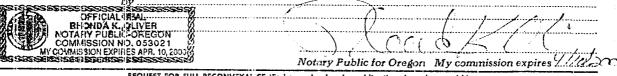
This deed applies to, inures to the benefit of and hinds all parties hereto, their heirs, legatees, devisees, administrators, executors, all representatives, successors and assigns. The term beneficiary shall mean the holder and owner, including pledgee, of the contract secured hereby, whether or not named as a beneficiary herein.

In construing this trust deed, it is understood that the grantor, trustee and/or beneficiary may each be more than one person; that if the context so requires, the singular shall be taken to mean and include the piurel, and that generally all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the grantor has executed this instrument the day and year first above written.

ITANT NOTICE: Dolete, hy lining out, whichever warranty (a) or (b) is licable; if warranty (a) is applicable and the beneficiary is a creditor word is defined in the Truth-in-Lending Act and Regulation Z, the ary MUST comply with the Act and Regulation by making required res; for this purpose use Stevens-Ness form No. 1319, or equivalent.

Pame La L. Moss \*IMPORTANT NOTICE: Dalete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and the beneficiary is a craditor as such word is defined in the Trub-in-Lending Act and Regulation Z, the beneficiary MUST camply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness form No. 1319, or equivalent. If compliance with the Act is not required, disregard this notice STATE OF OREGON, County of .... Klamath.... This instrument we acknowledged before me on May by Patrick T. Moss and Pamela L. Moss This instrument ws : acknowledged before me on .....



REQUEST FOR FULL RECONVEYAL CE (To be used only when obligations have been paid.)

. Trustee The undersigned is the legal owner and holder of all indebtedness secured by the foregoing trust deed. All sums secured by the trust deed have been fully paid and satisfied. You hereby are directed, on payment to you of any sums owing to you under the terms of the trust deed or pursuant to statute, to cancel all evidences of indebtedness secured by the trust deed (which are delivered to you herewith together with the trust deed) and to reconvey, without wereanty, to the parties designated by the trust deed the trust deed the estate now

held by you under the same. Mail :

DATED:

Do not lose or destroy this Trust Deed C Both must be delivered to the trustee fo reconvoyance will be made.

State of Oregon, County of Klamath Recorded 6/09/99, at 10.45 A.m. In Vol. M99 Page 22682

Linda Smith. County Clerk

Recorded 5/26/99, at 3:54 p.m. In Vol. M99 Page 21053 Fee\$ 10- Ke Fee \$ 15-Linda Smith, County Clerk

State of Oregon, County of Klamath

Chinda M.