PLEASE RETURN TO: MTC 48267-LW
PT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES 4949 MEADOWS ROAD SUITE 350 LAKE OSWEGO, OR 97035

0016870743

[Space Above This Line For Recording Data] -DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on June 3, 1999 DAVID HARKEY & LYNETTE HADERY

. The grantor is

("Borrower"). The trustee is AMERITITLE

("Trustee"). The beneficiary is FT MORTGAGE COMPANIES D/B/A PREMIER MORTGAGE RESOURCES which is organized and existing under the laws of THE STATE OF KANSAS address is 2345 GRAND AVE, STE 2200, KANSAS CITY, MO 64108

, and whose

SIXTY SIX THOUSAND FOUR HUNDRED & 00/100

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

Dollars (U.S. \$ 66,400.00 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 JULY 1, 2014 Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and . This Security 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 LOT 7 OF SCHIRSEL TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN County, Oregon: THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

which has the address of 5647 SCHIESEL AVENUE, KLAMATH FALLS Oregon 97603

("Property Address");

[Zip Code] County: 3909-002DD-00700-000 City:

OREGON - Single Family - FNMA/FHLMC UNIFORM INSTRUMENT →6R(OR) (02121.01 Form 3038 9/90

VMP MORTGAGE FORMS - (800521-729)

[Street, City],