

Until a change is requested all tax statements shall be sent to the following address.

LOAN #: 060-04-00726

APPL #: 990-61-10054

Vol M99 Page 27421

1999 JUL -8 PM 3:36

AFTER RECORDING RETURN TO:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
2300 MADISON STREET
KLAMATH FALLS, OR 97603

Account Number

LN # 060-04-00726

Tax Account Number

697491

MTG 48500-LW

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on
JOSEPH S MCBRIDE AND LINDA E MCBRIDE, HUSBAND & WIFE

JULY 7, 1999

. The grantor is

("Borrower"). The trustee is WILLIAM L. SISEMORE

("Trustee"). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose
address is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, MADISON BRANCH, 2300
MADISON STREET, KLAMATH FALLS, OR 97603 ("Lender"). Borrower owes Lender the principal sum of
TWO HUNDRED TWENTY TWO THOUSAND SIX HUNDRED AND NO/100

Dollars (U.S. \$ 222,600.00).

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 JANUARY 1, 2030 . 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:

LOT 10, IN BLOCK 1 OF VALE DEAN CANYON, TRACT 1198, ACCORDING TO THE OFFICIAL
PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY,
OREGON.

which has the address of 2726 AURORA DR, KLAMATH FALLS
Oregon 97603

[Zip Code] ("Property Address");

[Street, City],

OREGON-Single Family -FNMA/FHLMC UNIFORM
INSTRUMENT Form 3038 9/90

68(OR)(9903) Amended 5/91

VMP MORTGAGE FORMS - (800)521-7291

Page 1 of 6

Initials:

