

1999 AUG -2 PM 3:33

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RETURN TO

ASSOCIATES HOME EQUITY SERVICES,
INC. ATTN: RACHEL BARTNICKI
111 E 300 S #400
SLC, UTAH 84111

Loan No. 531284762

[Space Above This Line For Recording Data]

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JULY 30, 1999
The grantor is DONALD K. DINGER AND BETTY J. DINGER

GENERAL COUNSEL FOR ASSOCIATES HOME EQUITY SERVICES, INC. ("Borrower"). The trustee is
ASSOCIATES HOME EQUITY SERVICES, INC. ("Trustee"). The beneficiary is
which is organized and existing under the laws of , and whose address is
8333 RIDGE POINT #3, IRVING, TEXAS 75063

THIRTY FIVE THOUSAND THREE HUNDRED FIFTY AND 00/100*****
Dollars (U.S. \$35,350.00). 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 AUGUST 4, 2014. 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 13 IN BLOCKs OF BRYANT TRACTS NO. 2, KLAMATH COUNTY, OREGON.
A.P.N.: TAX LOT # 1800

which has the address of 1440 DAYTON STREET, KIAMATH FALLS
[Street]

[City]

Oregon

97603

[Zip Code]

("Property Address");

ORD008-Single Family-FPM/AF/ELMC UNIFORM INSTRUMENT
DocuSign System, Inc. (800) 449-1342

Form 3038 9/90

OR DOT



30865

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 8 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Donald K. Dinger (Seal)
DONALD K. DINGER -Borrower

Betty J. Dinger (Seal)
BETTY J. DINGER -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower
Witness:

____ (Seal)
____ -Borrower
Witness:

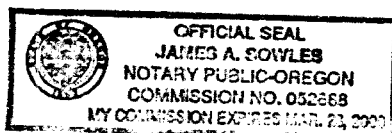
STATE OF OREGON,

KLAMATH

County ss:

This instrument was acknowledged before me on
by

(Official Seal)



James A. Sowles
Notary Public for Oregon

My Commission expires: Mar 28, 2000

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by the Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date: _____

OR.DUT

State of Oregon, County of Klamath
Recorded 8/02/99, at 3:38 p. m.
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Linda Smith,
County Clerk Fee \$ 15 xx