

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

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SOUTH VALLEY BANK & TRUST  
PO Box 5210, KLAMATH FALLS, OR

97601 SEP - 8 AM 11: 41

WHEN RECORDED MAIL TO  
SOUTH VALLEY BANK & TRUST

ATTN: DEANNA  
PO Box 5210, KLAMATH FALLS, OR

97601

ACCOUNT NUMBER  
830144656

TAX ACCOUNT NUMBER  
3809 015D0 01700

MTC 48929-MS

## DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on SEPTEMBER 7, 1999

The grantor is

MELVIN HAAS

("Borrower"). The trustee is AMERITITLE

222 S 6TH STREET, KLAMATH FALLS, OR 97601

("Trustee"). The beneficiary is SOUTH VALLEY BANK & TRUST

which is organized and existing under the laws of AN OREGON BANKING CORPORATION  
address is PO Box 5210, KLAMATH FALLS, OR 97601

, and whose

Two Hundred Twenty Five Thousand and no/100

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

Dollars (U.S. \$225,000.00).

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

October 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 1 in Block 3 of TRACT 1267, NORTH RIDGE ESTATES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

which has the address of 2729 OLD FORT ROAD, KLAMATH FALLS

[Street, City],

Oregon 97601

[Zip Code] ("Property Address");

OREGON Single Family FNMA/FHLMC UNIFORM

INSTRUMENT Form 3038 9/90

Amended 12/93

VMP MORTGAGE FORMS - (800)521-7291

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Initials: MHA



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