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WHEN RECORDED MAIL TO FT MORTGAGE COMPANIES 4949 SW MEADOWS RD, #350 LAKE OSWEGO, OR 97035

1999 OCT 14 FM 3: 45

LCAN #: 17043555 ACCOUNT NUMBER TAX ACCOUNT NUMBER

MTC, 49187-MS

CASE #: 48-48-6-0286067

DEED OF TRUST

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT

THIS DEED OF TRUST ("Security Instrument") is made on OCTOBER 7, 1999. SUE ELLEN ROTH AND ANDREW CRAIG KRUSE

The grantor is

The trustee is AMERITITLE

("Borrower")

("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 and whose address is 2345 GRAND AVE. #2200, KANSAS CITY, MO 64108

("Lender").

Borrower owes Lender the principal sum of ONE HUNDRED EIGHT THOUSAND SIX HUNDRED FIVE AND NO/100** *************** Dollars \$108,605.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), (U.S. which provides for monthly payments, with the full debt, if not paid earlier, due and payable on NOVEMBER 1, 2029. 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 27 OF OLD FORT ESTATES, TRACT 1327, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

AP #: 3809-028DC 14900

which has the address of 242 ANGELA COURT, KLAMATH FALLS

Oregon

[Zip Code]

("Property Address");

[Street, Cityl,

OREGON- Single Family -FNMA/FHLMC UNIFORM INSTRUMENT Form 3038 9/90 Amended 5/91

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Initials:

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