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RETURN ORIGINAL TO:
FIRST NATIONWIDE MORTGAGE CORPORATION
POST CLOSING/RECERTIFICATION DEPARTMENT
P.O. BOX 960
FREDERICK, MARYLAND 21705-0960

1999 NOV -5 PM 3:24

MTC 49062-LW

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# DEED OF TRUST

# 0016307035

THIS DEED OF TRUST ("Security Instrument") is made on OCTOBER 22, 1999. The grantor is ROBERT J. STROM AND GUNNEL STROM, HUSBAND AND WIFE ("Borrower"). The trustee is MASTER MORTGAGE COMPANY, A CALIFORNIA CORPORATION FIRST NATIONWIDE MORTGAGE CORPORATION ("Trustee"). The beneficiary is under the laws of THE STATE OF DELAWARE, which is organized and existing and whose address is 5280 CORPORATE DRIVE, FREDERICK, MARYLAND 21701 Borrower owes Lender the principal sum of ONE HUNDRED FIFTY FOUR THOUSAND THREE HUNDRED TWENTY AND NO /100 Dollars (U.S. $ 154,320.00). 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 DECEMBER 01, 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:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF**

UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS:
175 KIPLING DR, MILL VALLEY, CA 94941
which has the address of 5047 FALCON DR [Street] KLAMATH FALLS [City],
Oregon 97601-9155 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.