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RECORDING COVER SHEET

ALL TRANSACTIONS, PER ORS 205.234

THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS IN THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN THE INSTRUMENT ITSELF.

mtc S3053-11

Vol M01 Page 14070

This Space For County Recording Use Only
as of 1-1-97

AFTER RECORDING RETURN TO

name and address of the person authorized to receive the instrument after recording, as required by ORS 205.180(4) and ORS 205.238.

First nationwide mortgage Corp.
P.O. Box 9440 Dept. 5021
Gaithersburg, Maryland 20898-9440

1. NAME(S) OF THE TRANSACTION(S), described in the attached instrument and required by ORS 205.234(a).
Note: Transaction as defined by ORS 205.010 "means any action required or permitted by law to be recorded including, but not limited to, any transfer, encumbrance or release affecting title to or an interest in real property."

Trust deed

2. DIRECT PARTY, name(s) of the person(s) described in ORS 205.125(1)(b) or GRANTOR, as described in ORS 205.160.

Charlotte A. Clausen
Larry C. Brady
Joan L. Brady

3. INDIRECT PARTY, name(s) of the person(s) described in ORS 205.125(1)(a) or GRANTEE, as described in ORS 205.160.

Daniel R. Turner

4. TRUE AND ACTUAL CONSIDERATION PAID for instruments conveying or contracting to convey fee title to any real estate and all memoranda of such instruments, reference ORS 93.030.

5. UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS for instruments conveying or contracting to convey fee title to any real estate, reference ORS 93.260.

6. FULL OR PARTIAL SATISFACTION, IF ANY, OF THE LIEN CLAIM CREATED BY THE ORDER or WARRANT, for instruments to be recorded in County Clerk Lien Records, reference ORS 205.125(1)(e).

7. THE AMOUNT OF THE CIVIL PENALTY OR THE AMOUNT, INCLUDING PENALTIES, INTEREST AND OTHER CHARGES, FOR WHICH THE WARRANT, ORDER OR JUDGMENT WAS ISSUED, for instruments to be recorded in County Clerk Lien Records, reference ORS 205.125(1)(c) and ORS 18.325.

RETURN TO:

First Nationwide Mortgage Corp.
PO Box 9440, Department 5021
Gaithersburg, Maryland 20898-9440

TO BE RECORDED

ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

THIS AGREEMENT, made this 30th day of March, 2001, by and among
Charlotte A Clauson Larry C Brady Joan L Brady ("Sellers"),
Daniel R Turner ("Purchasers").

WITNESSETH

WHEREAS, Purchaser(s) has purchased from the Seller(s) real property located at 3510 Altamont Drive Klamath Falls OR 97603 as set forth in the security instrument ("Security Instrument") dated December 13, 1996, which was recorded among the Land Records of Klamath County, State of OR; and

WHEREAS, on December 13, 1996, a note ("Note") covered by the security instrument was executed by the "Sellers" in the original amount of \$ 62,679.00, payable in monthly installments of principal and interest in the amount of \$ 481.95 each, commencing on the first day of February, 1997 and continuing monthly thereafter until the first day of January, 2027, when the principal and interest are fully paid. The outstanding balance of the Note as of the date hereof is \$ 60,379.07; and Trust Deed recorded volume M96 page 39868

WHEREAS, Purchaser desires to assume and to agree to pay the indebtedness and to perform all of the terms and conditions of the said note and security instrument.

NOW, THEREFORE, in consideration of one and more dollars (\$1.00+) and other good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, the parties agree as follows:

1. Purchaser assumes and agrees to pay the indebtedness evidenced by the said Note according to the terms of the Note and agrees to keep and to perform all of the covenants and conditions of the security instrument according to the provisions thereof and agrees to be bound thereby with the same force and effect as though the Purchaser had been the original maker of the Note and security instrument.
2. Seller and Purchaser severally represents, warrant, and agree they have no offsets or defenses of any kind against enforcement of the said Note and security instrument which shall remain and continue in full force and effect hereby approved, ratified, and confirmed.
3. Lender understands and agrees that by the execution of this Agreement the Seller is no longer personally liable to pay the indebtedness evidenced by the said Note and is released from liability.
4. The liability of those signing this Agreement as Purchaser shall be joint and several.
5. The word "Note" as used in this Agreement shall be construed to mean the note, bond, or any other written instrument which evidences the indebtedness referred to herein. The words "Security Instrument" as used in the Agreement shall be construed to mean the mortgage, deed of trust, or other written instrument which secured the indebtedness referred to herein.
6. Whenever appropriate, the singular number shall include the plural and the plural the singular.

IN WITNESS WHEREOF, intending to be legally bound, the parties have executed this Agreement the day and year first above written.

Charlotte A Clauson
Seller: **Charlotte A Clauson**

Larry C Brady
Seller: **Larry C Brady**

Daniel R Turner
Purchaser: **Daniel R Turner**

Joan L Brady
Purchaser: **Joan L Brady**

First Nationwide Mortgage Corporation,

By: Catherine M Russell **Catherine M Russell, Vice President**

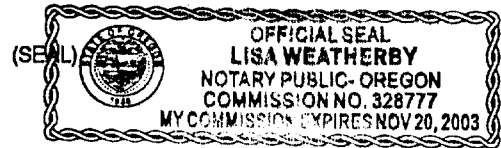
STATE OF Oregon

COUNTY OF Klamath

} SS:

On this 30th day of March, 2001, before me, the undersigned officer, personally appeared Daniel R Turner (Borrowers) and Charlotte A Clauson Larry C Brady Joan L Brady (Sellers), known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledged that he/she/they executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Lisa Weatherby
NOTARY PUBLIC
MY COMMISSION EXPIRES: 11/20/2003

State of CALIFORNIA

14072

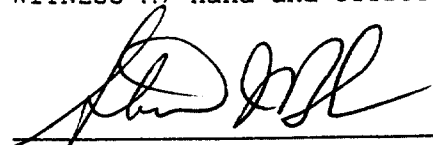
County of NAPA

02 APRIL, 2001

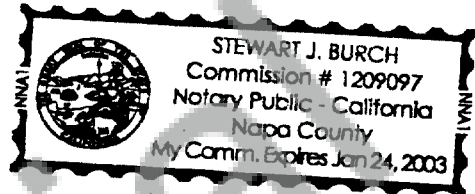
Personally appeared the above named LARRY C. BRADY AND JOAN L. BRADY,
and acknowledged the foregoing instrument to be THEIR voluntary act and
deed.

WITNESS My hand and official seal:

(seal)



Notary Public for Oregon
My Commission expires: 24 JAN 2003



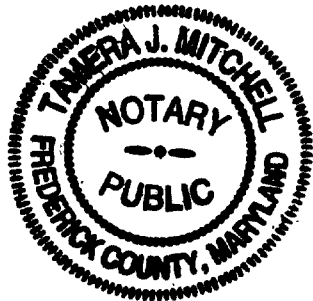
Unofficial Copy

STATE OF
COUNTY OF } ss:

On this 28th day of March, 2001, before me, the undersigned officer, personally appeared Catherine M Russell, known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledged that he/she executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

(SEAL)



Tamera J. Mitchell
NOTARY PUBLIC
MY COMMISSION EXPIRES: 6/3/02

State of Oregon, County of Klamath
Recorded 04/05/01, at 11:24 a m.
In Vol. M01 Page 14076
Linda Smith
County Clerk Fee \$ 26⁰⁰