

MTC 75130

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

FREMONT INVESTMENT & LOAN
P.O. BOX 34078
FULLERTON, CA 92834-34078

WHEN RECORDED MAIL TO
FREMONT INVESTMENT & LOAN
P.O. BOX 34078
FULLERTON, CA 92834-34078

M06-14833

Klamath County, Oregon

07/24/2006 11:32:00 AM

Pages 24 Fee: \$136.00

7000206711

TAX ACCOUNT NUMBER

3909-011CD-12900-000

True and Actual Consideration is:

\$ 132,000.00

_____[Space Above This Line For Recording Data]_____

DEED OF TRUST

Mortgage Electronic Registration Systems, Inc. (MERS) is the Grantee of this Security Instrument
MIN 1001944-7000206711-3

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **July 12, 2006**, together with all Riders to this document.

(B) "Borrower" is

JEFF TAMS AND DIANA L. TAMS, HUSBAND AND WIFE

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **FREMONT INVESTMENT & LOAN**

Lender is a **CORPORATION**

organized and existing under the laws of **CALIFORNIA**

Lender's address is **2727 E IMPERIAL HIGHWAY, BREA CA 92821**

(D) "Trustee" is **AMERITITLE**

OREGON - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS Form 3038 1/01

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