:: :. WC88343-US

After Recording Return To:

GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS 1403 N. TUSTIN AVE., STE #280 SANTA ANA, CALIFORNIA 92705 Loan Number: 1408000343 2010-011609

Klamath County, Oregon



09/30/2010 03:32:32 PM

Fee: \$112.00

2010-012692

Klamath County, Oregon



10/28/2010 03:27:03 PM

Fee: \$122,00

[Space Above This Line For Recording Data] -

DEED OF TRUST

MIN: 100071200010118618

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 SEPTEMBER 27, 2010, together with all Riders to this document.
- (B) "Borrower" is ARCHIBALD BERRY AND EUNICE F BERRY AS TENANTS IN COMMON

Borrower is the trustor under this Security Instrument.

(C) "Lender" is GATEWAY BUSINESS BANK DBA MISSION HILLS MORTGAGE BANKERS

Lender is a CALIFORNIA CORPORATION

organized

and existing under the laws of CALIFORNIA

Lender's address is 1403 N. TUSTIN AVE., STE #280, SANTA ANA, CALIFORNIA 92705

- (D) "Trustee" is HARTFORD ESCROW INC., A CALIFORNIA CORPORATION
- (E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nomince for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (F) "Note" means the promissory note signed by Borrower and dated SEPTEMBER 27, 2010
 The Note states that Borrower owes Lender EIGHTY THOUSAND FIVE HUNDRED AND 00/100 Dollars (U.S. \$ 80,500.00) plus interest.

OREGON--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Form 3038 1/01 Page 1 of 14

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Re-recorded to correct signature lines. Previously Roorded in 2010-