

2013-002039

Klamath County, Oregon



00131829201300020390050050

02/25/2013 09:31:18 AM

Fee: \$57.00

78422753
When Recorded Return To:
Accurate Title Group
2925 Country Drive
St Paul, MN 55117

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

1003449-02
DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 05/06/10, Instrument No. 2010-005328 in Book/Volume _____, at Page(s) _____, for land situate in the County of KLAMATH.

"Security Instrument" means this document, which is dated 02/11/13, together with all Riders to this document.

"Borrower" is

JEAN E. MONTEROSSO, UNMARRIED
HTTA JEANIE E. MONTEROSSO

The Borrower's address is 2920 FRONT ST
KLAMATH FALLS, OR 97601

Borrower is the grantor under this Security Instrument.

"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument. The Co-Grantors, if any, and their addresses, are

"Lender" is KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144
Lender is the beneficiary under this Security Instrument.

"Trustee" is

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON
200 SW MARKET ST SUITE 250
PORTLAND, OR 97201

"Debt Instrument" means the promissory note signed by Borrower and dated 02/11/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 55,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 04/05/2033.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property."

"Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Debt Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described Property located at

2920 FRONT ST KLAMATH FALLS, OR 97601

("Property Address"), which is also located in:
the County of KLAMATH, in the State of Oregon
Parcel Number: R795303
and as may be more fully described in Schedule A.

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 seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

INCORPORATION OF MASTER FORM PROVISIONS

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 25 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

BORROWER:

Jean E. Monterossi
JEAN E. MONTEROSSO

BORROWER:

Jeanie E. Monterossi
JEANIE E. MONTEROSSO

BORROWER:

BORROWER:

BORROWER:


BORROWER:

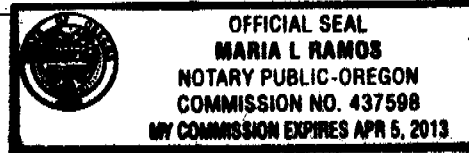
BORROWER:

BORROWER:

STATE OF OREGON
COUNTY OF Marion

This instrument was acknowledged before me on February 11, 2013 by
Jean E. Monterossi HTA - Jeanie E. Monterossi


Notarial Officer



STATE OF OREGON
COUNTY OF _____

This instrument was acknowledged before me on _____ by

Notarial Officer

STATE OF OREGON
COUNTY OF _____

This instrument was acknowledged before me on _____ by

as _____
of _____

Notarial Officer

STATE OF OREGON
COUNTY OF _____

This instrument was acknowledged before me on _____ by

as _____
of _____

Notarial Officer

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

THE CERTAIN REAL PROPERTY, WITH THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING OR APPERTAINING, SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON, DESCRIBED AS FOLLOWS, TO-WIT: UNIT NO. A 4 OF HARBOR ISLES CONDOMINIUMS, PHASE I, TRACT 1238, AND FURTHER DESCRIBED IN THAT CERTAIN DECLARATION RECORDED IN VOLUME M83, PAGE 21250 OF THE DEED RECORDS OF KLAMATH COUNTY, OREGON, APPERTAINING TO THAT REAL PROPERTY SITUATED ~~IN KLAMATH FALLS, OREGON~~, AND MORE COMPLETELY DESCRIBED IN SAID DECLARATION, WHICH DECLARATION IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART HEREOF AS IF FULLY SET FORTH HEREIN, TOGETHER WITH AN UNDIVIDED INTEREST IN THE GENERAL COMMON ELEMENTS APPERTAINING TO SAID CONDOMINIUMS AS SET FORTH IN SAID DECLARATION, AND SAID CONDOMINIUM UNIT SHALL BE USED SUBJECT TO THE PROVISIONS, COVENANTS, RESTRICTIONS AND LIMITATIONS AS SET FORTH IN SAID DECLARATION, INCLUDING THE PLANS AND OTHER EXHIBITS WHICH ARE A PART THEREOF, AND THE BYLAWS OF HARBOR ISLES CONDOMINIUM OWNERS ASSOCIATION RECORDED SIMULTANEOUSLY THERewith. THIS BEING THE SAME PROPERTY CONVEYED TO JEANIE E. MONTEROSS, DATED 09.14.1990 AND RECORDED IN INSTRUMENT NUMBER 20643, IN THE KLAMATH COUNTY RECORDERS OFFICE. PARCEL NO. R795303

Schedule B

Reference Number: 130241019350C

EXHIBIT A

THE CERTAIN REAL PROPERTY, WITH THE TENEMENTS, HEREDITAMENTS
AND APPURTENANCES THEREUNTO BELONGING OR APPERTAINING,
SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON,
DESCRIBED AS FOLLOWS, TO-WIT:

UNIT NO. A 4 OF HARBOR ISLES CONDOMINIUMS, PHASE I, TRACT 1238,
AND FURTHER DESCRIBED IN THAT CERTAIN DECLARATION RECORDED
IN VOLUME M83, PAGE 21250 OF THE DEED RECORDS OF KLAMATH
COUNTY, OREGON, APPERTAINING TO THAT REAL PROPERTY SITUATED
IN KLAMATH FALLS, OREGON, AND MORE COMPLETELY DESCRIBED IN
SAID DECLARATION, WHICH DECLARATION IS INCORPORATED HEREIN
BY REFERENCE AND MADE A PART HEREOF AS IF FULLY SET FORTH
HEREIN, TOGETHER WITH AN UNDIVIDED INTEREST IN THE GENERAL
COMMON ELEMENTS APPERTAINING TO SAID CONDOMINIUMS AS SET
FORTH IN SAID DECLARATION, AND SAID CONDOMINIUM UNIT SHALL BE
USED SUBJECT TO THE PROVISIONS, COVENANTS, RESTRICTIONS AND
LIMITATIONS AS SET FORTH IN SAID DECLARATION, INCLUDING THE
PLANS AND OTHER EXHIBITS WHICH ARE A PART THEREOF, AND THE
BYLAWS OF HARBOR ISLES CONDOMINIUM OWNERS ASSOCIATION
RECORDED SIMULTANEOUSLY THEREWITH.

This being the same property conveyed to JEANIE E. MONTEROSSA, dated 09.14.1990
and recorded in Instrument Number 20643, in the KLAMATH County Records Office.

PARCEL NO. R795303

1003449 ----

Address : 2920 FRONT ST, KLAMATH FALLS, OR



+U03534891*

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