

2013-012036

Klamath County, Oregon



00144199201300120360040043

10/25/2013 08:21:34 AM

Fee: \$52.00

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

1220138-02 [Space Above This Line For Recording Data]

79101168

SHORT FORM DEED OF TRUST

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 10/04/13, together with all Riders to this document.

"Borrower" is

DOUGLAS COX, MARRIED
SYLVIA COX, MARRIED

The Borrower's address is 33741 STATELINE RD
MALIN, OR 97632

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 10/04/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 66,906.15 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 10/03/2043.

"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

33741 STATELINE RD MALIN, OR 97632

("Property Address"), which is also located in:
the County of KLAMATH, in the State of Oregon
Parcel Number: R111649
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."

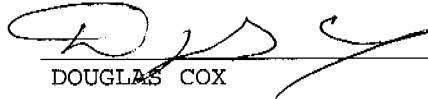
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, 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.

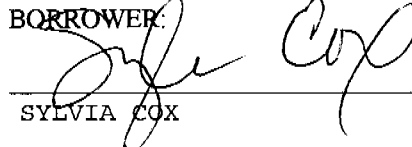
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

BORROWER:



DOUGLAS COX

BORROWER:



SYLVIA COX

BORROWER:

BORROWER:

BORROWER:

BORROWER:

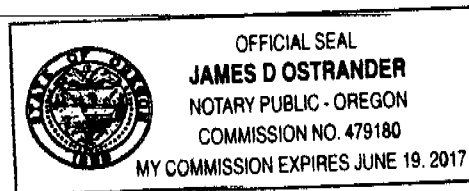
BORROWER:

BORROWER:

STATE OF OREGON
COUNTY OF Klamath

This instrument was acknowledged before me on October 04 2013 by

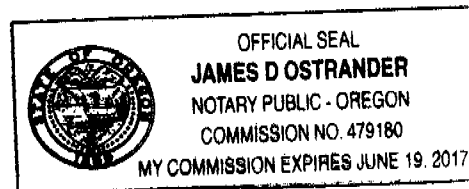
Douglas Cox
James D Ostrander
Notarial Officer



STATE OF OREGON
COUNTY OF Klamath

This instrument was acknowledged before me on October 04 2013 by

Sylvia Cox
James D. Ostrander
Notarial Officer



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

ALL THAT CERTAIN REAL PROPERTY, WITH THE TENEMENTS HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING OR IN ANY WAY APPERTAINING, SITUATED IN KLAMATH COUNTY, STATE OF OREGON, DESCRIBED AS FOLLOWS, TO WIT THE SE QUARTER AND NW QUARTER AND LOTS 7 AND 8 OF SECTION 23, TOWNSHIP 41 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, EXCEPT AND RESERVING THAT PORTION HERETOFORE SOLD AND CONVEYED TO THE UNITED STATES FOR RIGHT OF WAY PURPOSES. ALSO EXCEPTING THAT PORTION THEREOF LYING WITHIN EXISTING ROAD WAY. THIS BEING THE SAME PROPERTY CONVEYED TO DOUGLAS COX AND SYLVIA COX, HUSBAND AND WIFE, TENANTS BY THE ENTIRETY, WITH RIGHTS OF SURVIVORSHIP, DATED 09.22.2009 AND RECORDED IN INSTRUMENT NUMBER 2009012524, IN THE KLAMATH COUNTY RECORDERS OFFICE. PARCEL NO. R111649

Schedule B



U04372496
10203 10/21/2013 79101168/1

Reference Number: 132321509581C