

  
MTC 390441 AM



Sale Agreement # 06032020AH

After Recording Return To:

Debra Lynn Crisp  
4001 Quartz Creek Rd.  
Merlin, OR 97532

DEED OF TRUST

*This Deed of Trust is intended to be a legal and binding agreement.  
If it is not understood, seek competent legal advice before signing.*

BETWEEN: Debra Lynn Crisp ("Seller/Beneficiary")

AND: Paul R Crawford, Alysha D Crawford ("Buyer/Grantor")

AND: AmeriTitle ("Trustee")  
300 Klamath Ave.  
Klamath Falls, OR 97601

Seller/Beneficiary has agreed to sell to Buyer/Grantor that certain real property generally described as (insert address) 21405 Harpold Rd, Malin, OR 97632

and legally described on Exhibit A, attached hereto ("the Property"). The following provisions represent the terms and condition of Seller/Beneficiary's security interest in the Property for repayment of Buyer/Grantor's Promissory Note, which accompanies this Deed of Trust:

**CONVEYANCE AND GRANT.** For valuable consideration, Buyer/Grantor conveys to Trustee for the benefit of Seller/Beneficiary, all Buyer/Grantor's right, title, and interest in and to the Property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, irrigation rights; and all other rights, royalties, and profits relating to the Property, including without limitation all minerals, oil, gas, geothermal and similar matters.

**DEFINITIONS.** The following words shall have the following meanings when used in this Deed of Trust. Terms not otherwise defined in this Deed of Trust shall have the meanings attributed to them in Oregon's trust deed law and the Uniform Commercial Code.

**Deed of Trust.** The words "Deed of Trust" means this Deed of Trust among Buyer/Grantor, Seller/Beneficiary, and Trustee, and includes, without limitation, all assignment and security interest provisions relating to all rents and profits therefrom.

**Indebtedness.** The word "Indebtedness" means all amounts owing under the Promissory Note (including but not limited to principal, interest, costs, charges, late fees and attorney fees), and any amounts expended or advanced by Seller/Beneficiary to discharge obligations of Buyer/Grantor, or expenses incurred by Trustee or Seller/Beneficiary to enforce obligations of Buyer/Grantor under this Deed of Trust, together with interest on such amounts as provided in this Deed of Trust.

**Property.** The word "Property" shall, where applicable, collectively mean the above identified Property together with all associated fixtures and, where applicable, all personal property.

**Promissory Note (Maturity Date).** Means the agreement dated 8/25/2020 (hereinafter "the Note" or "the Promissory Note") between Buyer/Grantor and Seller/Beneficiary in the principal amount of \$ 300,000.00. The maturity date of the Promissory Note shall be 9/1/2038, at which time, unless fully amortized, the entire unpaid principal balance, including accrued interest, and all costs, charges and expenses due thereunder shall be paid in full.

**Trustee.** The word "Trustee" means the above-identified title insurance company, and any substitute or successor trustee.

Buyer Initials PRL/ADL Date 8-25-20

Seller Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

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Sale Agreement # 06032020AH

**THIS DEED OF TRUST IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS IDENTIFIED IN THE PROMISSORY NOTE, (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF BUYER/GRANTOR UNDER SAID NOTE, AND (3) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF BUYER/GRANTOR UNDER THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:**

**Section 1. Taxes; Liens; HOA/UOA Assessments.**

**1.1 Payment of Taxes and Assessments.** All real property taxes and assessments levied against the Property for the current tax year shall be prorated between Seller/Beneficiary and Buyer/Grantor as of the Closing Date identified in the Real Estate Sale Agreement ("Sale Agreement"). Buyer/Grantor shall pay when due all taxes and assessments levied against the Property after the Closing Date. Buyer/Grantor may elect to pay assessments in accordance with any available installment method. For property taxes, all payments shall be made no less frequently than one-third each on November 15, February 15, and May 15 (or the following business day) of each fiscal tax year. Buyer/Grantor shall provide Seller/Beneficiary with written evidence all taxes and assessments have been paid within ten (10) days after each required payment. If applicable, until the current fiscal year's property taxes are known, Buyer/Grantor's tax payments shall be calculated upon the prior fiscal year's taxes, with the parties reconciling and paying/reimbursing any shortfall or overage prior to November 1 of the then-current fiscal year.

**1.2 Right to Contest.** If Buyer/Grantor objects in good faith to the validity or amount of any tax or assessment, Buyer/Grantor, at Buyer/Grantor's sole expense, may contest the validity or amount thereof, provided Seller/Beneficiary's security interest in the Property is not jeopardized.

**1.3 Tax Statements.** Buyer/Grantor shall provide Seller/Beneficiary with a copy of the annual property tax statement promptly upon receipt, but in no event later than November 1, of each fiscal tax year.

**1.4 Prohibition Against Encumbering Property.** Excepting only unpaid property taxes or assessments not yet due, Buyer/Grantor shall not allow the Property to be encumbered by any liens as long as any sums remain due to Seller/Beneficiary under this Deed of Trust or accompanying Promissory Note. In the event a contractor's lien is filed against the Property, if Buyer/Grantor executes a bond or deposits cash pursuant to ORS 86.076, Buyer/Grantor shall have the right to contest same without constituting an Event of Default as more fully described in Section 9, below.

**1.5 Association Dues/Assessments.** If applicable, Buyer/Grantor shall pay when due all dues, assessments, and other charges levied by the Homeowners' or Unit Owners' Association and provide Seller/Beneficiary with written evidence of such payment within ten (10) days after each required payment.

**Section 2. Possession.** Buyer/Grantor shall be entitled to possession of the Property from and after the Closing Date and Possession as identified in the Sale Agreement between the parties.

**Section 3. Maintenance; Alterations.**

**3.1 Maintenance.** Buyer/Grantor shall keep all buildings, other improvements, and landscape now existing, or shall be placed on the Property, in good condition and repair as of the date Buyer/Grantor is entitled to possession, and shall not permit any waste, damage, or removal of improvements, nor make any substantial improvements or alterations to the Property that would reduce the value of Seller/Beneficiary's security interest therein.

**3.2 Prohibited Activities.** Buyer/Grantor shall not use or permit the use of all or any of the Property for conduct or activity constituting a violation of any federal, state or local laws or ordinances. Buyer/Grantor's use of the Property for any legal purpose under Oregon law but prohibited under federal law shall not constitute a violation of this Deed of Trust or accompanying Promissory Note, unless there is clear and convincing evidence such use, or intended use, would reduce the value of Seller's security interest in the Property.

Buyer Initials RLC/ADC Date 8-25-20

Seller Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

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92                   **3.3     Hazardous Substances.** Buyer/Grantor shall comply fully with all laws pertaining to the  
93 protection of human health and the environment, and shall not store, handle or dispose of any hazardous substances  
94 at the Property. Buyer/Grantor shall indemnify, defend and hold harmless Seller/Beneficiary from and against all  
95 claims, causes of action, losses, damages, costs, response costs and expenses, liabilities, and other expenses  
96 caused by, arising out of, or in connection with the generation, release, handling, storage, discharge, transportation,  
97 deposit or disposal in, on, under or about the Property by Buyer/Grantor or any agents, representatives or  
98 contractors of Buyer/Grantor of the following: Hazardous materials, hazardous substances, ultrahazardous materials,  
99 toxic wastes, toxic substances, pollutants, radioactive materials, petroleum products, underground tanks, oils,  
100 pollution, asbestos, PCBs, materials, or contaminants, as those terms are commonly used or as defined by any  
101 present or future federal, state, and/or local law or regulation related to protection of health or the environment.

102 **Section 4.     Insurance.**

103                   **4.1     Property Damage/Flood Insurance.** Buyer/Grantor shall procure and maintain a policy of  
104 fire and casualty insurance with standard extended coverage endorsements on a replacement cost basis covering all  
105 improvements on the Property in an amount not less than the full replacement value of the residence and any  
106 structures located upon the Property. Additionally, if the Property is located in a designated flood plain, Buyer shall  
107 secure a policy of flood insurance reasonably satisfactory to Seller. The policies shall be primary with respect to all  
108 covered risks, shall identify Seller as a named insured and shall be written in such form with such terms and by  
109 such insurance companies reasonably acceptable to Seller. Buyer shall deliver to Seller a certificate of coverage  
110 from the insurers containing a stipulation coverage will not be cancelled or diminished without a minimum of  
111 30-day written notice to Seller. In the event of any insured loss covered by insurance, Buyer shall give  
112 immediate notice to Seller. Seller may make proof of loss if Buyer fails to do so within 15 days of the casualty event.

113                   **4.2     Application of Proceeds.** All proceeds of any insurance on the Property shall be paid to  
114 and held by Seller/Beneficiary. If Buyer/Grantor elects to restore the Property, Buyer/Grantor shall, through an  
115 Oregon licensed and bonded contractor, repair or replace the damaged or destroyed improvements in a workmanlike  
116 manner reasonably satisfactory to Seller/Beneficiary. Seller/Beneficiary shall timely release such funds to any  
117 contractor to whom payment is due upon satisfactory proof of completion of their labor and materials and the  
118 appropriate lien release. If there are any insurance funds remaining after completion of all necessary restoration  
119 consistent with this Section 4.2, the balance shall be applied to principal reduction under the Promissory Note  
120 accompanying this Deed of Trust. If Buyer/Grantor elects not to restore the Property, at the election of  
121 Seller/Beneficiary, Seller/Beneficiary shall retain a sufficient amount of the proceeds to pay all amounts owed  
122 Seller/Beneficiary under this Deed of Trust and accompanying Promissory Note, and shall pay the balance, if any, to  
123 Buyer/Grantor.

124 **Section 5.     Indemnification.**

125                   **5.1     Buyer/Grantor.** Buyer/Grantor shall indemnify and hold Seller/Beneficiary harmless and, at  
126 Seller/Beneficiary's election, defend Seller/Beneficiary from and against any and all claims, losses, damages, fines,  
127 charges, actions, or other liabilities of any description arising out of or in any way connected with Buyer/Grantor's  
128 possession or use of the Property after the Closing Date.

129                   **5.2     Seller/Beneficiary.** Seller/Beneficiary shall indemnify and hold Buyer/Grantor harmless and,  
130 at Buyer/Grantor's election, defend Buyer/Grantor from and against any and all claims, losses, damages, fines,  
131 charges, actions, or other liabilities of any description arising out of or in any way connected with Seller/Beneficiary's  
132 possession or use of the Property on or before the Closing Date.

Buyer Initials RCC/ADC Date 8-25-20

Seller Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

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**Section 6. Representations, Warranties, and Covenants of Seller/Beneficiary.**

**6.1 Covenants of Title.** Buyer/Grantor warrants Buyer/Grantor is the owner of insurable title to the Property, and same is free of all liens and encumbrances excepting those Exceptions Nos. \_\_\_\_\_, contained in the latest Preliminary Title Report ("Report") issued by Amerititle, dated August 5, 2020, Order No. 390441AM ("Report").

**6.2 Authority.** Seller/Beneficiary and Buyer/Grantor mutually represent to the other they have obtained all requisite authorizations for the execution and delivery of this Deed of Trust and accompanying Promissory Note.

**6.3 Nonforeign Status.** Seller/Beneficiary is not a "foreign person" as defined in 26 U.S. Code § 1445 (Withholding of tax on dispositions of United States real property interests).

**6.4 No Warranties: As Is.** Subject only to those representations made by Seller/Beneficiary in the Seller Property Disclosure Statement, if applicable, the Sale Agreement with Buyer/Grantor, and those warranties of title contained in the Deed transferred upon Closing, as defined in the Sale Agreement, Seller/Beneficiary makes no other representations or warranties, express or implied, as to the Property, its condition, or state of repair, it being understood by all parties the Property is transferred to Buyer in its AS-IS condition as of the Closing Date.

**6.5 Survival of Representations.** Those representations in the Seller's Property Disclosure Statement, if applicable, and Sale Agreement between Seller/Beneficiary and Buyer/Grantor shall survive Closing, and become a part of this Deed of Trust and accompanying Promissory Note.

**Section 7. Title Insurance.** Upon Closing, Seller/Beneficiary, at Seller/Beneficiary's cost, shall furnish Buyer/Grantor with an owner's policy of title insurance in the amount of the Purchase Price set forth in the Sale Agreement with those exceptions contained in the Report identified in Section 6.1, above.

**Section 8. Deed of Reconveyance.** If Buyer/Grantor pays all sums due under this Deed of Trust and accompanying Promissory Note when due, and performs all other obligations imposed thereunder, Seller/Beneficiary shall execute and deliver to Trustee a request for full reconveyance, which shall execute and record a Deed Reconveyance in the public records of the county in which the Property is located. Any reconveyance fee required by the Trustee shall be paid by Buyer/Grantor.

**Section 9. Events of Default.** Time is of the essence of this Deed of Trust and accompanying Promissory Note. A default shall occur under any of the following circumstances:

**9.1 Ten-Day Grace Period.** If Buyer/Grantor fails to pay any sums due under this Deed of Trust or accompanying Promissory Note following ten (10) days' written demand from Seller/Beneficiary issued after its due date.

**9.2 Thirty-Day Grace Period.** If Buyer/Grantor fails to perform any other obligation contained in this Deed of Trust or accompanying Promissory Note within thirty (30) days after written notice from Seller/Beneficiary specifying the nature of the default and what is necessary to cure. If the cure cannot reasonably be completed by Buyer/Grantor within such 30-day period through the exercise of reasonable diligence, the failure by Buyer/Grantor to commence the required cure within such 30-day period and thereafter to continue the cure with diligence and to complete the cure within ninety (90) days following said written notice from Seller/Beneficiary shall constitute a default.

**9.3 Bankruptcy; Insolvency.** The commencement by Buyer/Grantor of a voluntary case under the federal bankruptcy laws or under other federal or state law relating to insolvency or debtor's relief; the entry of a decree or order for relief against Buyer/Grantor in an involuntary case under the federal bankruptcy laws or under any other applicable federal or state law relating to insolvency or debtor's relief; the appointment or the consent by Buyer/Grantor to the appointment of a receiver, trustee, or custodian of Buyer/Grantor or of any of Buyer/Grantor's property; an assignment for the benefit of creditors by Buyer/Grantor or Buyer/Grantor's failure generally to pay debts as such debts become due.

Buyer Initials RCC / ADC Date 8-25-20

Seller Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

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Sale Agreement # 06032020AH

**9.4 Prohibited Transfer.** Buyer/Grantor's breach of Section 12, below, shall constitute an immediate event of default hereunder, and Seller/Beneficiary may pursue all available remedies under Section 10, below, without first issuing a 30-day notice to Buyer/Grantor under Section 9.2 above.

**Section 10. Remedies of Default.** In the event of a default, Seller/Beneficiary may take any one or more of the following steps:

**10.1 Acceleration.** Declare the entire balance of the principal and accrued interest, together with all other remaining sums under this Deed of Trust and accompanying Promissory Note, immediately due and payable.

**10.2 Foreclosure.** With respect to all or any part of the Property, the Trustee shall have the right to foreclose by notice and sale, or by judicial foreclosure; in either case in accordance with and to the full extent provided by Oregon law.

**10.3 Other Remedies.** Notwithstanding the preceding, Seller/Beneficiary may exercise any and all remedies available under Oregon law.

**Section 11. Waiver.** Failure of either party at any time to require performance of any provision of this Deed of Trust or accompanying Promissory Note shall not limit the party's right to enforce the provision, nor shall any waiver of any breach of any provision constitute a waiver of any succeeding breach of that provision or a waiver of this provision itself.

**Section 12. Successor Interests.** This Deed of Trust and accompanying Promissory Note shall be binding upon and inure to the benefit of the parties, their permitted successors, and assigns. However, no interest of Buyer/Grantor in this Deed of Trust, Promissory Note, or the Property, shall be assigned, subcontracted, or otherwise transferred (whether for security purposes or otherwise), voluntarily or involuntarily, without the prior written consent of Seller/Beneficiary, which may be granted or withheld at Seller/Beneficiary's sole discretion. Consent by Seller/Beneficiary to one transfer shall not constitute consent to subsequent transfers or a waiver of this section. Any attempted assignment, sale, or transfer by Buyer/Grantor, in violation of this Section 12, shall be void and of no effect with respect to Seller/Beneficiary and shall constitute an immediate default under this Deed of Trust and accompanying Promissory Note.

**Section 13. Prior Agreements.** Except as otherwise provided herein, this Deed of Trust and accompanying Promissory Note is/are the entire, final, and complete agreement(s) of the parties pertaining to the sale and purchase of the Property, and supersede and replace all prior or existing written and oral agreements between the parties relating to the Property.

**Section 14. Notice.** Any notice under this Deed of Trust or accompanying Promissory Note shall be in writing and transmitted to the party at the address stated herein, or such other address as either party may designate by written notice to the other.

**Section 15. Applicable Law.** This Deed of Trust and accompanying Promissory Note has/have been entered into in the state of Oregon, and the parties agree the laws of Oregon shall be applied in construing and enforcing them.

**Section 16. Costs and Attorney Fees.** Subject to Buyer/Grantor's rights under Oregon trust deed law, if any litigation or arbitration is brought to enforce or interpret any of the terms of this Deed of Trust or accompanying Promissory Note, or if suit or action is instituted in a Bankruptcy Court for a United States District Court to seek relief from an automatic stay, to obtain adequate protection, or to otherwise assert the interest of Seller/Beneficiary in a bankruptcy proceeding, the party not prevailing shall pay the prevailing party's attorney fees, costs and disbursements upon hearing, trial and any appeal therefrom.

**Section 17. Survival of Covenants.** Any covenants, the full performance of which are not required before Closing, shall survive the Closing, and shall be fully enforceable thereafter in accordance with their terms.

Buyer Initials RCL/ADC Date 8-25-20

Seller Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

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Sale Agreement # 06032020AH

222 **Section 18. Acknowledgment.** Seller/Beneficiary and Buyer/Grantor hereby acknowledge: (a) They were given an  
223 opportunity to either use this Deed of Trust and accompanying Promissory Note forms provided by their respective real  
224 estate Agent, or have the forms prepared by one or more attorneys of their choice; (b) That by providing these forms,  
225 neither the Agents nor the forms provider, Oregon Real Estate Forms, LLC, are engaging in the practice of law; (c)  
226 They have elected to use these forms and have had a reasonable opportunity to have them reviewed by attorneys of  
227 their choice; (d) Their respective real estate Agents have not rendered any advice or recommendations regarding  
228 the specific financial or credit terms of this transaction; (e) They are satisfied with, and understand, the terms  
229 contained these forms; and (f) This Deed of Trust and accompanying Promissory Note shall not be construed more  
230 strictly against any one party. ***This Deed of Trust and accompanying Promissory Note are intended to be a legal***  
231 ***and binding agreements. If they are not understood, seek competent legal advice before signing.***

232 **Section 19. Buyer/Grantor Warranty and Representation.** Buyer/Grantor warrants and represents to  
233 Seller/Beneficiary the proceeds of the Principal Balance identified in the accompanying Promissory Note are  
234 (select one): ☐ For business purposes only; ☒ For personal, consumer, residential or household purposes. (If left  
235 blank the purpose shall be deemed to be for commercial/investment/business purposes only.) The preceding  
236 warranty and representation shall constitute a conclusive presumption for purposes of interpretation and enforcement  
237 of this Deed of Trust and accompanying Promissory Note.

238 **Section 20. ORS 93.040(1) Disclaimer.** BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE  
239 PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER  
240 ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS  
241 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8,  
242 OREGON LAWS 2010. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS  
243 INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR  
244 ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK  
245 WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THE UNIT OF LAND  
246 BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR  
247 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON  
248 LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE  
249 ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND  
250 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17,  
251 CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

Buyer Initials RLC/DC Date 8-25-20

Seller Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

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Sale Agreement # 06032020AH

IN WITNESS WHEREOF, the parties have caused this Deed of Trust to be executed below, and it shall become effective as of the date and time of the last party to sign.

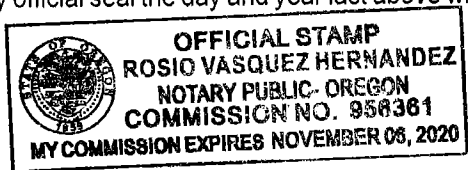
BUYER/GRANTOR:  
Paul R Crawford

BUYER/GRANTOR:  
Alysha D Crawford

STATE OF OREGON )  
 ) ss.  
County of Klamath )

BE IT REMEMBERED, That on this 25 day of August, 2020, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Paul R Crawford, Alysha D Crawford (Buyer/Grantor(s)) and acknowledged he/she/they executed the foregoing instrument freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.  
[Signature]  
Notary Public for Oregon  
My Commission Expires: Nov 06, 2020



SELLER/BENEFICIARY:  
Debra Lynn Crisp

SELLER/BENEFICIARY:  
\_\_\_\_\_

STATE OF OREGON )  
 ) ss.  
County of Klamath )

BE IT REMEMBERED, That on this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Debra Lynn Crisp (Seller/Beneficiary(ies)) and acknowledged that he/she/they executed the foregoing instrument freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.  
\_\_\_\_\_  
Notary Public for Oregon  
My Commission Expires: \_\_\_\_\_



Sale Agreement # 06032020AH

**EXHIBIT A**  
**(Attach Legal Description)**

The SW1/4 NW1/4 of Section 8, Township 41, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

**DEED OF TRUST**

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Sale Agreement # 06032020AH

1 After Recording Return To:  
2 Debra Lynn Crisp  
3 4001 Quail Creek Rd  
4 Merlin, OR 97532

DEED OF TRUST

*This Deed of Trust is intended to be a legal and binding agreement.  
If it is not understood, seek competent legal advice before signing.*

8 BETWEEN: Debra Lynn Crisp ("Seller/Beneficiary")

11 AND: Paul R Crawford, Alysha D ("Buyer/Grantor")  
12 Crawford

14 AND: AmeriTitle ("Trustee")  
15 300 Klamath Ave.  
16 Klamath Falls, OR 97601

17 Seller/Beneficiary has agreed to sell to Buyer/Grantor that certain real property generally described as (insert  
18 address) 21405 Harpold Rd, Malin, OR 97632  
19 and legally described on Exhibit A, attached hereto ("the Property"). The following provisions represent the terms  
20 and condition of Seller/Beneficiary's security interest in the Property for repayment of Buyer/Grantor's Promissory  
21 Note, which accompanies this Deed of Trust:

22 **CONVEYANCE AND GRANT.** For valuable consideration, Buyer/Grantor conveys to Trustee for the benefit of  
23 Seller/Beneficiary, all Buyer/Grantor's right, title, and interest in and to the Property, together with all existing or  
24 subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and  
25 appurtenances; all water, water rights, irrigation rights; and all other rights, royalties, and profits relating to the  
26 Property, including without limitation all minerals, oil, gas, geothermal and similar matters.

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30 **Deed of Trust.** The words "Deed of Trust" means this Deed of Trust among Buyer/Grantor, Seller/Beneficiary, and  
31 Trustee, and includes, without limitation, all assignment and security interest provisions relating to all rents and  
32 profits therefrom.

33 **Indebtedness.** The word "Indebtedness" means all amounts owing under the Promissory Note (including but not  
34 limited to principal, interest, costs, charges, late fees and attorney fees), and any amounts expended or advanced by  
35 Seller/Beneficiary to discharge obligations of Buyer/Grantor, or expenses incurred by Trustee or Seller/Beneficiary to  
36 enforce obligations of Buyer/Grantor under this Deed of Trust, together with interest on such amounts as provided in  
37 this Deed of Trust.

38 **Property.** The word "Property" shall, where applicable, collectively mean the above identified Property together with  
39 all associated fixtures and, where applicable, all personal property.

40 **Promissory Note (Maturity Date).** Means the agreement dated 8/25/2020  
41 (hereinafter "the Note" or "the Promissory Note") between Buyer/Grantor and Seller/Beneficiary in the principal  
42 amount of \$ 300,000.00. The maturity date of the Promissory Note shall be 9/1/2038  
43 at which time, unless fully amortized, the entire unpaid principal balance, including accrued interest, and all costs,  
44 charges and expenses due thereunder shall be paid in full.

45 **Trustee.** The word "Trustee" means the above-identified title insurance company, and any substitute or successor  
46 trustee.

Buyer Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

Seller Initials SD / \_\_\_\_\_ Date 8/25/2020

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Sale Agreement # 06032020AH

THIS DEED OF TRUST IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS IDENTIFIED IN THE PROMISSORY NOTE, (2) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF BUYER/GRANTOR UNDER SAID NOTE, AND (3) PERFORMANCE OF ANY AND ALL OBLIGATIONS OF BUYER/GRANTOR UNDER THIS DEED OF TRUST. THIS DEED OF TRUST IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

**Section 1. Taxes; Liens; HOA/UA Assessments.**

**1.1 Payment of Taxes and Assessments.** All real property taxes and assessments levied against the Property for the current tax year shall be prorated between Seller/Beneficiary and Buyer/Grantor as of the Closing Date identified in the Real Estate Sale Agreement ("Sale Agreement"). Buyer/Grantor shall pay when due all taxes and assessments levied against the Property after the Closing Date. Buyer/Grantor may elect to pay assessments in accordance with any available installment method. For property taxes, all payments shall be made no less frequently than one-third each on November 15, February 15, and May 15 (or the following business day) of each fiscal tax year. Buyer/Grantor shall provide Seller/Beneficiary with written evidence all taxes and assessments have been paid within ten (10) days after each required payment. If applicable, until the current fiscal year's property taxes are known, Buyer/Grantor's tax payments shall be calculated upon the prior fiscal year's taxes, with the parties reconciling and paying/reimbursing any shortfall or overage prior to November 1 of the then-current fiscal year.

**1.2 Right to Contest.** If Buyer/Grantor objects in good faith to the validity or amount of any tax or assessment, Buyer/Grantor, at Buyer/Grantor's sole expense, may contest the validity or amount thereof, provided Seller/Beneficiary's security interest in the Property is not jeopardized.

**1.3 Tax Statements.** Buyer/Grantor shall provide Seller/Beneficiary with a copy of the annual property tax statement promptly upon receipt, but in no event later than November 1, of each fiscal tax year.

**1.4 Prohibition Against Encumbering Property.** Excepting only unpaid property taxes or assessments not yet due, Buyer/Grantor shall not allow the Property to be encumbered by any liens as long as any sums remain due to Seller/Beneficiary under this Deed of Trust or accompanying Promissory Note. In the event a contractor's lien is filed against the Property, if Buyer/Grantor executes a bond or deposits cash pursuant to ORS 86.076, Buyer/Grantor shall have the right to contest same without constituting an Event of Default as more fully described in Section 9, below.

**1.5 Association Dues/Assessments.** If applicable, Buyer/Grantor shall pay when due all dues, assessments, and other charges levied by the Homeowners' or Unit Owners' Association and provide Seller/Beneficiary with written evidence of such payment within ten (10) days after each required payment.

**Section 2. Possession.** Buyer/Grantor shall be entitled to possession of the Property from and after the Closing Date and Possession as identified in the Sale Agreement between the parties.

**Section 3. Maintenance; Alterations.**

**3.1 Maintenance.** Buyer/Grantor shall keep all buildings, other improvements, and landscape now existing, or shall be placed on the Property, in good condition and repair as of the date Buyer/Grantor is entitled to possession, and shall not permit any waste, damage, or removal of improvements, nor make any substantial improvements or alterations to the Property that would reduce the value of Seller/Beneficiary's security interest therein.

**3.2 Prohibited Activities.** Buyer/Grantor shall not use or permit the use of all or any of the Property for conduct or activity constituting a violation of any federal, state or local laws or ordinances. Buyer/Grantor's use of the Property for any legal purpose under Oregon law but prohibited under federal law shall not constitute a violation of this Deed of Trust or accompanying Promissory Note, unless there is clear and convincing evidence such use, or intended use, would reduce the value of Seller's security interest in the Property.

Buyer Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

Seller Initials                      /                      Date                     

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Sale Agreement # 06032020AH

**3.3 Hazardous Substances.** Buyer/Grantor shall comply fully with all laws pertaining to the protection of human health and the environment, and shall not store, handle or dispose of any hazardous substances at the Property. Buyer/Grantor shall indemnify, defend and hold harmless Seller/Beneficiary from and against all claims, causes of action, losses, damages, costs, response costs and expenses, liabilities, and other expenses caused by, arising out of, or in connection with the generation, release, handling, storage, discharge, transportation, deposit or disposal in, on, under or about the Property by Buyer/Grantor or any agents, representatives or contractors of Buyer/Grantor of the following: Hazardous materials, hazardous substances, ultrahazardous materials, toxic wastes, toxic substances, pollutants, radioactive materials, petroleum products, underground tanks, oils, pollution, asbestos, PCBs, materials, or contaminants, as those terms are commonly used or as defined by any present or future federal, state, and/or local law or regulation related to protection of health or the environment.

**Section 4. Insurance.**

**4.1 Property Damage/Flood Insurance.** Buyer/Grantor shall procure and maintain a policy of fire and casualty insurance with standard extended coverage endorsements on a replacement cost basis covering all improvements on the Property in an amount not less than the full replacement value of the residence and any structures located upon the Property. Additionally, if the Property is located in a designated flood plain, Buyer shall secure a policy of flood insurance reasonably satisfactory to Seller. The policies shall be primary with respect to all covered risks, shall identify Seller as a named insured and shall be written in such form with such terms and by such insurance companies reasonably acceptable to Seller. Buyer shall deliver to Seller a certificate of coverage from the insurers containing a stipulation coverage will not be cancelled or diminished without a minimum of 30-day written notice to Seller. In the event of any insured loss covered by insurance, Buyer shall give immediate notice to Seller. Seller may make proof of loss if Buyer fails to do so within 15 days of the casualty event.

**4.2 Application of Proceeds.** All proceeds of any insurance on the Property shall be paid to and held by Seller/Beneficiary. If Buyer/Grantor elects to restore the Property, Buyer/Grantor shall, through an Oregon licensed and bonded contractor, repair or replace the damaged or destroyed improvements in a workmanlike manner reasonably satisfactory to Seller/Beneficiary. Seller/Beneficiary shall timely release such funds to any contractor to whom payment is due upon satisfactory proof of completion of their labor and materials and the appropriate lien release. If there are any insurance funds remaining after completion of all necessary restoration consistent with this Section 4.2, the balance shall be applied to principal reduction under the Promissory Note accompanying this Deed of Trust. If Buyer/Grantor elects not to restore the Property, at the election of Seller/Beneficiary, Seller/Beneficiary shall retain a sufficient amount of the proceeds to pay all amounts owed Seller/Beneficiary under this Deed of Trust and accompanying Promissory Note, and shall pay the balance, if any, to Buyer/Grantor.

**Section 5. Indemnification.**

**5.1 Buyer/Grantor.** Buyer/Grantor shall indemnify and hold Seller/Beneficiary harmless and, at Seller/Beneficiary's election, defend Seller/Beneficiary from and against any and all claims, losses, damages, fines, charges, actions, or other liabilities of any description arising out of or in any way connected with Buyer/Grantor's possession or use of the Property after the Closing Date.

**5.2 Seller/Beneficiary.** Seller/Beneficiary shall indemnify and hold Buyer/Grantor harmless and, at Buyer/Grantor's election, defend Buyer/Grantor from and against any and all claims, losses, damages, fines, charges, actions, or other liabilities of any description arising out of or in any way connected with Seller/Beneficiary's possession or use of the Property on or before the Closing Date.

Buyer Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

Seller Initials                      / \_\_\_\_\_ Date 8-26-2020

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Sale Agreement # 06032020AH

**Section 6. Representations, Warranties, and Covenants of Seller/Beneficiary.**

**6.1 Covenants of Title.** Buyer/Grantor warrants Buyer/Grantor is the owner of insurable title to the Property, and same is free of all liens and encumbrances excepting those Exceptions Nos. \_\_\_\_\_, contained in the latest Preliminary Title Report ("Report") issued by Amerititle, dated August 5, 2020, Order No. 390441AM ("Report").

**6.2 Authority.** Seller/Beneficiary and Buyer/Grantor mutually represent to the other they have obtained all requisite authorizations for the execution and delivery of this Deed of Trust and accompanying Promissory Note.

**6.3 Nonforeign Status.** Seller/Beneficiary is not a "foreign person" as defined in 26 U.S. Code § 1445 (Withholding of tax on dispositions of United States real property interests).

**6.4 No Warranties: As Is.** Subject only to those representations made by Seller/Beneficiary in the Seller Property Disclosure Statement, if applicable, the Sale Agreement with Buyer/Grantor, and those warranties of title contained in the Deed transferred upon Closing, as defined in the Sale Agreement, Seller/Beneficiary makes no other representations or warranties, express or implied, as to the Property, its condition, or state of repair, it being understood by all parties the Property is transferred to Buyer in its AS-IS condition as of the Closing Date.

**6.5 Survival of Representations.** Those representations in the Seller's Property Disclosure Statement, if applicable, and Sale Agreement between Seller/Beneficiary and Buyer/Grantor shall survive Closing, and become a part of this Deed of Trust and accompanying Promissory Note.

**Section 7. Title Insurance.** Upon Closing, Seller/Beneficiary, at Seller/Beneficiary's cost, shall furnish Buyer/Grantor with an owner's policy of title insurance in the amount of the Purchase Price set forth in the Sale Agreement with those exceptions contained in the Report identified in Section 6.1, above.

**Section 8. Deed of Reconveyance.** If Buyer/Grantor pays all sums due under this Deed of Trust and accompanying Promissory Note when due, and performs all other obligations imposed thereunder, Seller/Beneficiary shall execute and deliver to Trustee a request for full reconveyance, which shall execute and record a Deed Reconveyance in the public records of the county in which the Property is located. Any reconveyance fee required by the Trustee shall be paid by Buyer/Grantor.

**Section 9. Events of Default.** Time is of the essence of this Deed of Trust and accompanying Promissory Note. A default shall occur under any of the following circumstances:

**9.1 Ten-Day Grace Period.** If Buyer/Grantor fails to pay any sums due under this Deed of Trust or accompanying Promissory Note following ten (10) days' written demand from Seller/Beneficiary issued after its due date.

**9.2 Thirty-Day Grace Period.** If Buyer/Grantor fails to perform any other obligation contained in this Deed of Trust or accompanying Promissory Note within thirty (30) days after written notice from Seller/Beneficiary specifying the nature of the default and what is necessary to cure. If the cure cannot reasonably be completed by Buyer/Grantor within such 30-day period through the exercise of reasonable diligence, the failure by Buyer/Grantor to commence the required cure within such 30-day period and thereafter to continue the cure with diligence and to complete the cure within ninety (90) days following said written notice from Seller/Beneficiary shall constitute a default.

**9.3 Bankruptcy; Insolvency.** The commencement by Buyer/Grantor of a voluntary case under the federal bankruptcy laws or under other federal or state law relating to insolvency or debtor's relief; the entry of a decree or order for relief against Buyer/Grantor in an involuntary case under the federal bankruptcy laws or under any other applicable federal or state law relating to insolvency or debtor's relief; the appointment or the consent by Buyer/Grantor to the appointment of a receiver, trustee, or custodian of Buyer/Grantor or of any of Buyer/Grantor's property; an assignment for the benefit of creditors by Buyer/Grantor or Buyer/Grantor's failure generally to pay debts as such debts become due.

Buyer Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

Seller Initials                      / \_\_\_\_\_ Date 8-26-2020

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178 9.4 **Prohibited Transfer.** Buyer/Grantor's breach of Section 12, below, shall constitute an  
179 immediate event of default hereunder, and Seller/Beneficiary may pursue all available remedies under Section 10,  
180 below, without first issuing a 30-day notice to Buyer/Grantor under Section 9.2 above.

181 **Section 10. Remedies of Default.** In the event of a default, Seller/Beneficiary may take any one or more of the  
182 following steps:

183 10.1 **Acceleration.** Declare the entire balance of the principal and accrued interest, together with  
184 all other remaining sums under this Deed of Trust and accompanying Promissory Note, immediately due and  
185 payable.

186 10.2 **Foreclosure.** With respect to all or any part of the Property, the Trustee shall have the right  
187 to foreclose by notice and sale, or by judicial foreclosure; in either case in accordance with and to the full extent  
188 provided by Oregon law.

189 10.3 **Other Remedies.** Notwithstanding the preceding, Seller/Beneficiary may exercise any and  
190 all remedies available under Oregon law.

191 **Section 11. Waiver.** Failure of either party at any time to require performance of any provision of this Deed of  
192 Trust or accompanying Promissory Note shall not limit the party's right to enforce the provision, nor shall any waiver  
193 of any breach of any provision constitute a waiver of any succeeding breach of that provision or a waiver of this  
194 provision itself.

195 **Section 12. Successor Interests.** This Deed of Trust and accompanying Promissory Note shall be binding upon  
196 and inure to the benefit of the parties, their permitted successors, and assigns. However, no interest of  
197 Buyer/Grantor in this Deed of Trust, Promissory Note, or the Property, shall be assigned, subcontracted, or otherwise  
198 transferred (whether for security purposes or otherwise), voluntarily or involuntarily, without the prior written consent  
199 of Seller/Beneficiary, which may be granted or withheld at Seller/Beneficiary's sole discretion. Consent by  
200 Seller/Beneficiary to one transfer shall not constitute consent to subsequent transfers or a waiver of this section. Any  
201 attempted assignment, sale, or transfer by Buyer/Grantor, in violation of this Section 12, shall be void and of no effect  
202 with respect to Seller/Beneficiary and shall constitute an immediate default under this Deed of Trust and  
203 accompanying Promissory Note.

204 **Section 13. Prior Agreements.** Except as otherwise provided herein, this Deed of Trust and accompanying  
205 Promissory Note is/are the entire, final, and complete agreement(s) of the parties pertaining to the sale and purchase  
206 of the Property, and supersede and replace all prior or existing written and oral agreements between the parties  
207 relating to the Property.

208 **Section 14. Notice.** Any notice under this Deed of Trust or accompanying Promissory Note shall be in writing  
209 and transmitted to the party at the address stated herein, or such other address as either party may designate by  
210 written notice to the other.

211 **Section 15. Applicable Law.** This Deed of Trust and accompanying Promissory Note has/have been entered  
212 into in the state of Oregon, and the parties agree the laws of Oregon shall be applied in construing and enforcing  
213 them.

214 **Section 16. Costs and Attorney Fees.** Subject to Buyer/Grantor's rights under Oregon trust deed law, if any  
215 litigation or arbitration is brought to enforce or interpret any of the terms of this Deed of Trust or accompanying  
216 Promissory Note, or if suit or action is instituted in a Bankruptcy Court for a United States District Court to seek relief  
217 from an automatic stay, to obtain adequate protection, or to otherwise assert the interest of Seller/Beneficiary in a  
218 bankruptcy proceeding, the party not prevailing shall pay the prevailing party's attorney fees, costs and  
219 disbursements upon hearing, trial and any appeal therefrom.

220 **Section 17. Survival of Covenants.** Any covenants, the full performance of which are not required before  
221 Closing, shall survive the Closing, and shall be fully enforceable thereafter in accordance with their terms.

Buyer Initials \_\_\_\_ / \_\_\_\_ Date \_\_\_\_

Seller Initials AS / AS Date 8-25-2020

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Sale Agreement # 06032020AH

222 **Section 18. Acknowledgment.** Seller/Beneficiary and Buyer/Grantor hereby acknowledge: (a) They were given an  
223 opportunity to either use this Deed of Trust and accompanying Promissory Note forms provided by their respective real  
224 estate Agent, or have the forms prepared by one or more attorneys of their choice; (b) That by providing these forms,  
225 neither the Agents nor the forms provider, Oregon Real Estate Forms, LLC, are engaging in the practice of law; (c)  
226 They have elected to use these forms and have had a reasonable opportunity to have them reviewed by attorneys of  
227 their choice; (d) Their respective real estate Agents have not rendered any advice or recommendations regarding  
228 the specific financial or credit terms of this transaction; (e) They are satisfied with, and understand, the terms  
229 contained these forms; and (f) This Deed of Trust and accompanying Promissory Note shall not be construed more  
230 strictly against any one party. ***This Deed of Trust and accompanying Promissory Note are intended to be a legal***  
231 ***and binding agreements. If they are not understood, seek competent legal advice before signing.***

232 **Section 19. Buyer/Grantor Warranty and Representation.** Buyer/Grantor warrants and represents to  
233 Seller/Beneficiary the proceeds of the Principal Balance identified in the accompanying Promissory Note are  
234 (select one): ☐ For business purposes only; ☒ For personal, consumer, residential or household purposes. (If left  
235 blank the purpose shall be deemed to be for commercial/investment/business purposes only.) The preceding  
236 warranty and representation shall constitute a conclusive presumption for purposes of interpretation and enforcement  
237 of this Deed of Trust and accompanying Promissory Note.

238 **Section 20. ORS 93.040(1) Disclaimer.** BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE  
239 PERSON TRANSFERRING FEE TITLE SHOULD INQUIRE ABOUT THE PERSON'S RIGHTS, IF ANY, UNDER  
240 ORS 195.300, 195.301 AND 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS  
241 2007, SECTIONS 2 TO 9 AND 17, CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8,  
242 OREGON LAWS 2010. THIS INSTRUMENT DOES NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS  
243 INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR  
244 ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK  
245 WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY THE UNIT OF LAND  
246 BEING TRANSFERRED IS A LAWFULLY ESTABLISHED LOT OR PARCEL, AS DEFINED IN ORS 92.010 OR  
247 215.010, TO VERIFY THE APPROVED USES OF THE LOT OR PARCEL, TO DETERMINE ANY LIMITS ON  
248 LAWSUITS AGAINST FARMING OR FOREST PRACTICES, AS DEFINED IN ORS 30.930, AND TO INQUIRE  
249 ABOUT THE RIGHTS OF NEIGHBORING PROPERTY OWNERS, IF ANY, UNDER ORS 195.300, 195.301 AND  
250 195.305 TO 195.336 AND SECTIONS 5 TO 11, CHAPTER 424, OREGON LAWS 2007, SECTIONS 2 TO 9 AND 17,  
251 CHAPTER 855, OREGON LAWS 2009, AND SECTIONS 2 TO 7, CHAPTER 8, OREGON LAWS 2010.

Buyer Initials \_\_\_\_\_ / \_\_\_\_\_ Date \_\_\_\_\_

Seller Initials SC / \_\_\_\_\_ Date 2-25-2020

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Sale Agreement # 06032020AH

IN WITNESS WHEREOF, the parties have caused this Deed of Trust to be executed below, and it shall become effective as of the date and time of the last party to sign.

BUYER/GRANTOR:

BUYER/GRANTOR:

Paul R Crawford

Alysha D Crawford

STATE OF OREGON )  
 ) ss.  
County of Klamath )

BE IT REMEMBERED, That on this \_\_\_\_\_ day of \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Paul R Crawford, Alysha D Crawford (Buyer/Grantor(s)) and acknowledged he/she/they executed the foregoing instrument freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

\_\_\_\_\_  
Notary Public for Oregon

My Commission Expires: \_\_\_\_\_

SELLER/BENEFICIARY:

SELLER/BENEFICIARY:

Debra Lynn Crisp

STATE OF OREGON )  
 ) ss.  
County of Klamath JACKSON )

BE IT REMEMBERED, That on this 25TH day of AUGUST, 2020, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Debra Lynn Crisp (Seller/Beneficiary(ies)) and acknowledged that he/she/they executed the foregoing instrument freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.

Suzanne Marie Dickinson

Notary Public for Oregon

My Commission Expires: July 20, 2024



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Sale Agreement # 06032020AH

**EXHIBIT A**  
**(Attach Legal Description)**

The SW1/4 NW1/4 of Section 8, Township 41, Range 12 East of the Willamette Meridian, Klamath County, Oregon.

**DEED OF TRUST**

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