

After Recording Return To:

**FIRST AMERICAN MORTGAGE SOLUTIONS
ON BEHALF OF CALIBER HOME LOANS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402**

Until Further Notice, Send All Tax Statements To

**FIRST AMERICAN MORTGAGE SOLUTIONS
ON BEHALF OF CALIBER HOME LOANS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402**

[Space Above This Line For Recording Data]

Loan Number 9761882324
MERS Number 100820997618823242

DEED OF TRUST

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.

Borrower, which further describes the relationship between Lender and MERS, and which is incorporated into and amends and supplements this Security Instrument.

(F) "Note" means the promissory note signed by Borrower and dated **NOVEMBER 06, 2021**. The Note states that Borrower owes Lender **THREE HUNDRED THOUSAND AND 00/100THS** Dollars (U.S. \$300,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **DECEMBER 01, 2051**.

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

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--|---|---|
| ☐ Adjustable Rate Rider | ☐ Condominium Rider | ☐ Second Home Rider |
| ☐ Balloon Rider | ☐ Planned Unit Development Rider | ☐ Biweekly Payment Rider |
| ☐ 1-4 Family Rider | ☐ V.A. Rider | ☒ Manufactured Home Rider |
| ☐ Leasehold Rider | ☐ Revocable Trust Rider | ☒ MERS Rider |

(J) "Applicable Law" means all controlling applicable

By signing this, Lender's Agent affirms the Lender's intent that the Manufactured Home will be a permanent improvement to the land.

Lender: Caliber Home Loans

Lender Agent: Alma Shaleh

Agent Signature: [Signature]

State of **OREGON**
County of **KLAMATH**

This instrument was acknowledged before me on _____ by
_____ as _____ of
_____.

(Seal, if any)

[Signature]
(Signature of Notarial officer)

Title (and Rank)

My commission expires: _____

See attached

EXHIBIT "A"

Lot 19 in Block 4 of TRACT NO. 1065, IRISH BEND, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.