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NOTE AND MORTGAGE

THE MORTGAGOR, Crystal M. Matlock and Charley F. Matlock, wife and husband,

Lot 5, Block 201 MILLS SECOND ADDITION to the City of Klamath Falls, Oregon.

ogether with the tenements, heriditaments, rights, privileges, and appurtenances including roads and easements used in connection with the premises; electric wiring and fixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing, ventilating, water and irrigating systems; screens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floot coverings, built-in stoves, ovens, electric sinks, air conditioners, refrigerators, freezers, dishwashers; and all fixtures now or hereafter installed in or on the premises; and any shrubbery, flora, or timber now growing or hereafter planted or growing thereon; and any replacements of any one or more of the foregoing items, in whole or in part, all of which are hereby declared to be appurtenant to the land, and all of the rents, issues, and profits of the mortaged property:

to secure the payment of Eight Thousand Nine Hundred and no/100 - - - - - - Dollars

(8.8,900.00 - -), and interest thereon, evidenced by the following promissory note:

I promise to pay to the STATE OF OREGON Eight Thousand Nine Hundred and no/100 - - - Dollars (s. 8,900.00 - -), with interest from the date of initial disbursement by the State of Oregon, at the rate of four percent per annum, principal and interest to be paid in lawful money of the United States at the office of the Director of Veterans' Affairs in Salem, Oregon, as follows:

• 55.00 --- on or before September 15, 1965 -- and • 55.00 on the 15th of

• each month --- thereafter, plus One-twelfth of -- the ad valorem taxes for each successive year on the premises described in the mortgage, and continuing until the full amount of the principal, interest and advances small be fully paid, such payments to be applied first as interest on the unpaid principal, the remainder on the principal.

The due date of the last payment shall be on or before September 15, 1984.

In the event of transfer of ownership of the premises or any part thereof, to anyone other than a qualified veteran under ORS 407.010 to 407.210 who assumes the indebtedness in his own right, I will continue to be liable for payment and if transferred to a person not entitled to a 4% interest rate, the balance shall draw interest as prescribed by ORS 407.070 from date of such transfer.

This note is secured by a mortgage, the terms of which are made a part hereof.

Dated at Klamath Falls, Oregon

July 19 , 10 65

Charles F. Matlock

Charles F. Matlock

The mortgagor or subsequent owner may pay all or any part of the loan at any time without penalty.

The mortgagor covenants that he owns the premises in fee simple, has good right to mortgage same, that the premises are free from encumbrance, that he will warrant and defend same forever against the claims and demands of all persons whomsoever, and this covenant shall not be extinguished by foreclosure, but shall run with the land.

MORTGAGOR FURTHER COVENANTS AND AGREES:

- 1. To pay all debts and moneys secured hereby:
- 2. Not to permit the buildings to become vacant or unoccupied; not to permit the removal or demolishment of any buildings or improvements now or hereafter existing; to keep same in good repair; to complete all construction within a reasonable time in accordance with any agreement made between the parties hereto;
- 3. Not to permit the cutting or removal of any timber except for his own domestic use; not to commit or suffer any waste;
- 4. Not to permit the use of the premises for any objectionable or unlawful purpose;
- 5. Not to permit any tax, assessment, lien, or encumbrance to exist at any time;
- Mortgagee is authorized to pay all real property taxes assessed against the premises and add same to the principal, each of the advances to bear interest as provided in the note;
- 7. To keep all buildings unceasingly insured during the term of the mortgage, against loss by fire and such other hazard in such company or companies and in such an amount as shall be satisfactory to the mortgage; to deposit with the mortgage all such policies with receipts showing payment in full of all premiums; all such insurance shall be made payable to the mortgage; if the mortgagor falls to effect the insurance, the mortgage may secure the insurance and the cost shall be added to the principal, deemed a debt due and shall be secured by this mortgage; insurance snall be kept in force by the mortgagor in case of forecourse until the period of redemption expires;

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So personally most processes in writing of a remarker of convertible of the premises of any and of interest in name, and in the control of the process of the process of the process of the control of the process of th	tarily released, same to be applied upon the i	ion and damages received under right of eminent domain, or for any security volun- indebtedness; art of same, without written consent of the mortgagee;
The morthegape may, a the populon, in case of about of the mort case, restrict, and many of the content and and and applications shall be immediately response to the content and and applications shall be immediately response to the content and applications and a sense a	0. To promptly notify mortgagee in writing of furnish a copy of the instrument of transfer not entitled to a loan or 4%, interest rate und ments due from the date of transfer; in all o transfer shall be valid unless same contains of gage and surgest on pay the indebtedners.	a transfer of ownership of the premises or any part or interest in same, and to to the mortgageer, any purchaser shall assume the indebtedness, and purchasers ler ORS 407.010 to 407.210 shall pay interest as prescribed by ORS 407.070 on all payinter respects this mortgage shall remain in full force and effect; no instrument of a covenant of the grantee whereby the grantee assumes the covenants of this mortgred by same.
ACKNOWLEDGMENT N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. N. WITNESS WHERROP, The protegoes have set their hands and seals this 19 day of July 19.65. ACKNOWLEDGMENT FATE OF ORKGON. County of Klemath MR Llock, her husband, 1986-WHK and acknowledged the foregoing instrument to be their voluntary to sea and deed. WITNESS by hand and efficial seal the day and year list above written. MR Commission explicitly that the within was received and duty recorded by me in Klamath County at Salary 19.65. NORTH ACKNOWLEDGMENT TO Department of Veterans' Affairs WATT OF ORKGON. County of Klomath TO Department of Veterans' Affairs WATT OF ORKGON. County of Klomath TO Department of Veterans' Affairs WATT OF ORKGON. County 19.75. Lettly that the within was received and duty recorded by me in Klamath County Records. Book of Mortegoes. NORTH ACKNOWLEDGMENT County of County Brevia. Book of Mortegoes. Page 19.75. Page 19.75. Page 19.75. Page 19.75. Page 19.75. Page 29.1 on the 23 day of July 19.65. Dorothy Rogers County Glorks. Page 19.75. Page 19.75. Page 19.75. Page 19.75. Page 29.75. Page 29.75. Page 29.75. Page 29.75. Page 29.	The mortgages may, at his option, in case of d so doing including the employment of an atto erest at the rate provided in the note and all s is shall be secured by this mortgage.	default of the mortgagor, perform same in whole or in part and all experientials made princy to secure compilance with the terms of the mortgage or the note shall draw such expenditures shall be immediately repayable by the mortgagor without demand
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NOTION OF THE MINISTER WHEREOF The mortgagors have set their hands and seels this 19 day of July 18 65 CHARLE HANDLAND (Seal) ACKNOWLEDGMENT ACKNOWLEDGMENT	WORDS: The masculine shall be deemed to) include the feminine, and the singular the plural where such connotations are
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