to secure the payment of Twenty Thousand Six Hundred and no/100-

(\$20,600.00----, and interest thereon, evidenced by the following promissory note:

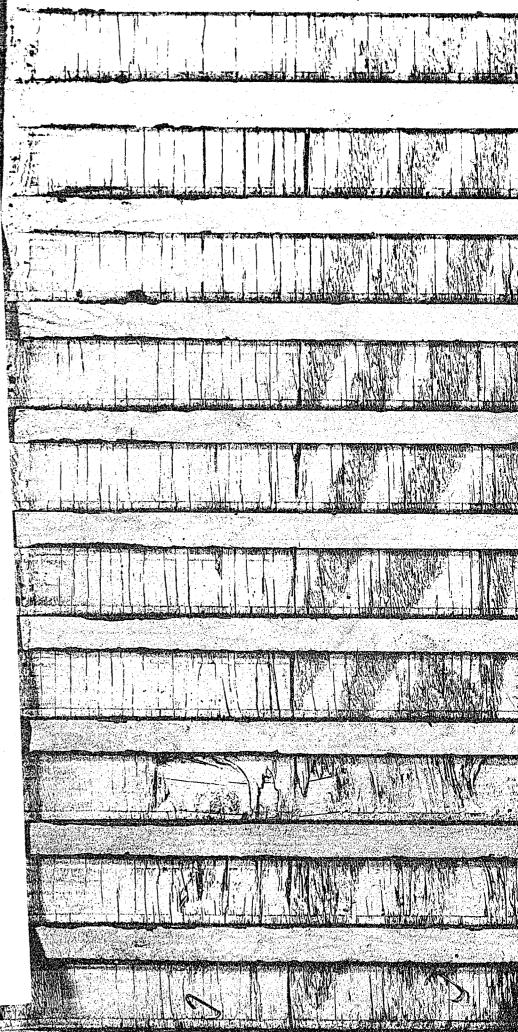
132.00 on the store January 15, 1973 and 132.00 on the on or perore one-twelfth of----- the ad valorem taxes for each successive year on the premises described in the mortgage, and continuing until the full amount of the principal, interest and advances shall be fully paid, such payments to be applied first as interest on the unpaid balance, the remainder on the principal. The due date of the last payment shall be on or before December 15, 1997-In the event of transfer of ownership of the premises or any part thereof, I will contained 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 Dated at Klamath Falls, Oregon

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

The mortgagor covenants that he owns the premizes 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:

- 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 hazards in such company or companies and in such an amount as shall be satisfactory to the mortgages; to deposit with the mortgage all such policies with receipls showing payment in full of all premiums; all such insurance shall be made payable to the mortgages; insurance shall be kept in force by the mortgagor in case of foreclosure until the period of redemption expires;



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So to lease or Pent the priminar, or any part of same, without written consent of the mortgages:  9 possibly bottly mortgages in writing of a transfer of coverable of the grammes or any part or interest in all mortgages and the part of the provision of the part of the grammes of the gram	and the second of the second o	
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The failure of the mortgages to exercise any options herein set forth will not constitute a walver of any right arising from a clin of the coverance of the mortgage shall be liable for the cost of a title search, attorney fees, and all other costs arred in connection with such forcefoculare.  Upon the breach of any covenant of the mortgage, the mortgage shall have the right to enter the premiers, take possession, retrod in connection with such forcefoculare.  Upon the breach of any covenant of the mortgage, the mortgage shall have the right to enter the premiers, take possession, retrod in the procession of the respective partice herein shall extent the state of the respective partice herein shall extent to enter the premiers, the premiers and greeners herein shall extend the same of the respective partice herein shall extend the same of the respective partice herein shall extend the same of the respective partice herein shall extend the same of the respective partice herein same shall be deemed to include the feminine, and the singular the plural where such connotations are likely and the same of the specific particles of the provisions of Onia 67550.  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  ACKNOWLEDGMENT  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  ACKNOWLEDGMENT  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  ACKNOWLEDGMENT  ACKNOWLEDGMENT  THE OF OREGON.  AND THE PROBLEM PROBLEM TO THE MORTGAGE AND THE PROBLEM TO THE		
In case foreclosure is commerced, the mortgager shall be liable for the cost of a title search, altorney fees, and all other costs trived in connection with such foreclosure.  Upon the breach of say; coverant of the mortgage, the mortgages shall have the right to enter the premises, take possession, each per search of the right to the spontiment of a receiver to collect same.  The coverants are dispersant and apply same, have seen the control of the right to enter the premises, take possession, each per search per search and apply same, have a received and supply same, have received and supply same, have seen the received the search and the singular to the provisions of Article Xi-A of the Oregon situation, OHS offer to order a search and any subsequent annealment and the singular the plural where such connotations are selected by the Director of Veterans' Affairs pursuant to the provisions of OHS order.  WORDES: The maculine shall be deemed to include the feminine, and the singular the plural where such connotations are stable between.  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  THE OF OREGON.  Seal)  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  THE OF OREGON.  ACKNOWLEDGMENT  Seal Replay and Peggy J. Ripley,  his wife, and acknowledged the foregoing instrument to be their voluntary and deed.  ANY TO Experiment of Veterans' Affairs  MORTGAGE  TO Department of Veterans' Affairs  MORTGAGE  TO Department of Veterans' Affairs  The County of Ramath County Records. Book of Mortgages.  The premise of the stable of the supplement of the premise of the supplement of the premise of the premise.  The provision of the premise. The premise of the premise. The premise of the premise of the premise. The premise of the premise of the premise of the premise. The premise of the premis	Default in any of the covenants or agreements ier than those specified in the application, except by all cause the entire indebtedness at the option of the trigage subject to foreclosure.	herein contained or the expenditure of any portion of the loan for purposes y written permission of the mortgages given before the expenditure is made, e mortgagee to become immediately due and payable without notice and this
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ACKNOWLEDGMENT  TO FOREGON.  County of Klamath  Before me, a Notary Public, personally appeared the within named  Fred E, Ripley and Peggy J, Ripley,  his wife, and acknowledged the foregoing instrument to be their voluntary  My Commission expires  My County of Klamath  MORTGAGE  TO Department of Voterans' Affairs  My County of Klamath  Mortgage,  My Commission expires  My Commission expires  My County of Klamath  Mortgage,  My Commission expires  My Commission expires  April 4, 1975  MORTGAGE  To Department of Voterans' Affairs  My County of Klamath  County of Klamath  My Commission expires  My Commission expires  April 4, 1975  MORTGAGE  To Department of Voterans' Affairs  Lamath, Oregon  Klamath, Oregon	In case foreclosure is commenced, the mortgagor curred in connection with such foreclosure.	shall be liable for the cost of a title search, attorney fees, and all other costs
The overlands and agreements herein shall extend to and be binding upon the heirs, executors, administrators, successors and he had been allowed the composition of t	Upon the breach of any covenant of the mortgi liect the rents, issues and profits and apply same, i	age, the mortgagee shall have the right to enter the premises, take possession, less reasonable costs of collection, upon the indebtedness and the mortgages shall
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IN WITNESS WHEREOF. The mortgagors have set their hands and seals this 21 day of November 19 72  ACKNOWLEDGMENT  TO O' O'REGON.  County of Klamath  ACKNOWLEDGMENT  Fred E. Ripley and Peggy J. Ripley,  his wife, and acknowledged the foregoing instrument to be their voluntary  mid deed.  WITNESS by hand and official real the day and year last above written.  WITNESS by hand and official real the day and year last above written.  WITNESS by hand and official real the day and year last above written.  WITNESS by hand and official real the day and year last above written.  WITNESS by hand and official real the day and year last above written.  WITNESS by hand and official real the day and year last above written.  WITNESS by hand and official real the day and year last above written.  WITNESS By hand and official real the day and year last above written.  WITNESS WHEREOF. The mortgagors have set their hands and seals this 21 day of November 1972, Klamath Falls, County Records, Book of Mortgages.  KLAMATH  County of Klamath, O'regon	is the respective parties hereto.  It is distinctly understood and agreed that this is the control of the contr	note and mortgage are subject to the provisions of Article XI-A of the Oregon
IN WITNESS WHEREOF, The mortgagors have set their hands and seals this 21 day of November 19 72    County of Klamath	used or may hereafter be issued by the Director of	ent amendments thereto and to all rules and regulations which have been Veterans' Affairs pursuant to the provisions of ORS 407,020.
ACKNOWLEDGMENT  TE OF OREGON.  County of Klamath  Before me, a Notary Public, personally appeared the within named Fred E. Ripley and Peggy J. Ripley,  madeed.  With Medical seal the day and year last above written.  April 4, 1975  MORTGAGE  TO Department of Veterans' Affairs  TO OF OREGON,  County of KLAMATH  I certify that the within was received and duly recorded by me in KLAMATH County Records, Book of Mortgages,  M \$2 page 18502 on the 21st day of November, 1972, Klamath Falls, County Klamath, Oregon	plicable herein.	ide the feminine, and the singular the plural where such connotations are
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	LM 6 MTIME SAIDER COM	On Calledge many
	November 21, 1972	o'clock 3:34 P.M.
November 21, 1972 at o'clock 3:34 P.M.	-	/ //

By Wm. D. Milne, County Clark

Ву

Form L-4 (Rev. 5-71)

After recording return to: DEPARTMENT OF VETERANS' AFFAIRS General Services Bullding Salem, Oregon 97310

