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NOTE AND MORTGAGE

THE MORTGAGOR, JEROME N. DAVIS AND BARBARA J. DAVIS, husband and wife,

The NE 13 feet of Lot 8 and the SE 27 feet of Lot 9 in Block 27 of FIRST ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.

Fifteen Thousand Five Hundred and no/100--

\$15,500.00----, and interest thereon, evidenced by the following promissory note:

of each month-----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 November 1, 1993-In the event of transfer of ownership of the premises or any part thereof. I will continue to be liable for payment and 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

Klamath Falls, Oremon

MORTGAGOR FURTHER COVENANTS AND AGREES:

- 1. To pay all debts and moreys 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 rarties hereto.
- 3. Not to permit the cutting or removal of any timber except for his own do
- 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
 advances to bear interest as provided in the rote:
- 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 mortgagee; to deposit with the mortgagee all such company or companies and in such an amount as shall be satisfactory to the mortgage; to deposit with the mortgage payment in full of all premiums; all such insurance shall be made payable to the mortgage; policies with receipts showing payment in full of all premiums; all such insurance shall be kept in force by the mortgagor in case of foreclosure until the period of redemption expires;

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promptly notify notify notify and provided of a trender of convention of the provided by Olis dirition of the control of the data of transfer in all other precision this management and the state of transfer in all other precision that management and the state of the control o	ortgagee shall be entitled to all compensation rily released, same to be applied upon the inc	and damages received under right of eminent domain, or for any security volun- lebtedness;
The montageness many, at the explicit, in coase of default of the security contribution with the terms of the interespect on the suits of suits and the security of the montageness of the security of the montageness of the security of the	Control of the second of the s	of same without written consent of the mortgagee,
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IN WITHTESS WHEREOF, The mortgagers have set their hands and seels thus 100 and servenies and an object to see the season of the servenies of the mortgagers shall be liable for the cot of a tillie season, alternate set of incometion, who seed forescenaries. The coverant of the mortgage shall be liable for the cot of a tillie season, alternate set of incometion, who seed forescenaries. The coverant of the mortgage shall be liable for the cot of a tillie season, alternate season of the properties and season of the properties between the season of the right to the proprintegent of present season of the right to the proprintegent of present season of the s	Default in any of the covenants or agreements than those specified in the application, except the policy indebtedness at the option of the	s herein contained or the expenditure of any portion of the loan for purposes by written permission of the mortgagee given before the expenditure is made, the mortgagee to become immediately due and payable without notice and this
ACKNOWLEDGMENT TO O'OREGON Country of Klessath MONTEGAGE MONTE	The failure of the mortgagee to exercise any or	otions herein set forth will not constitute a waiver of any right arising from a
The first of the freedom of a processor of the received sealed and a processor of the received and a p	n of the covenants. In case foreclosure is commenced, the mortgag	or shall be liable for the cost of a title search, attorney fees, and all other costs
THE COVERAGE AND AGE AND AGE AND AGE AND AGE AND AGE AGE AND AGE	Upon the breach of any covenant of the mort t the rents, issues and profits and apply same,	tgage, the mortgagee shall have the right to enter the premises, take possession, less reasonable costs of collection, upon the indebtedness and the mortgagee shall be compared to the contraction of the
It is displately productive and served that the note and, hortagues are subject to the provisions of Article XLA of the Cognan and and provisions of the Cognan and and provisions of the Cognan and the singular transfer to insued by the Director of Veterans Alexan transfer to the Cognan and the Singular transfer to the Provisions of Article XLA of the Cognan and the Singular the plural where such connotations are subject to the Provisions of Article XLA of the Singular the plural where such connotations are subject to the Provisions of Article XLA of the Singular the plural where such connotations are subject to the Singular transfer t	The covenants and agreements herein shall ext	tend to and be blicking whom
IN WITNESS WHEREOF, The mortgagers have set their hands and seels this 10 day of October 19.73 County of Klamath County Speared the within named County of Klamath County of Clerk County o	It is distinctly understood and agreed that the titution, ORS 407.010 to 407.210 and any subse	s note and mortgage are subject to the provisions of Article XI-A of the Oregon quent amendments thereto and to all rules and regulations which have been a Vaterney? Affairs pursuant to the provisions of ORS 407.020.
ACKNOWLEDGMENT THE OF OREGON. County of Klama th Before me, a Notary Public, personally appeared the within named In Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day and year last above written. Witness by hand and official seal the day of the day	WORDS: The masculine shall be deemed to in	iclude the feminine, and the singular the plural where such connotations are
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DEPARTMENT OF VETERANS' AFFAIRS General Services Building Salem, Oregon 97310	County of KIAMATH I certify that the within was received and d No. M. 73 Page 13671, on the 10th day of	ss. County Records, Book of Mortgages
General Services Buttank Salem, Oregon 97310	County of KIAMTH 1 certify that the within was received and do 1 certify that the within was received and do 1 certify that the within was received and do 1 certify that the within was received and do 1 certify that the within was received and do 1 certify that the within was received and do 1 certify that the within was received and do 1 certify that the within was received and do 2 certify that the within was received and do 2 certify that the within was received and do 3 certify that the within was received and do 3 certify that the within was received and do 3 certify that the within was received and do 3 certify that the within was received and do 3 certify that the within was received and do 3 certify that the within was received and do 4 certify that the within was received and do 4 certify that the within was received and do 4 certify that the within was received and do 5 certify that the within was received and do 6 certify that the within was received and do 6 certify that the within was received and do 6 certify that the within was received and do 6 certify that the within was received and do 7 certify that the within was received and do 8 certified the within was received and do 9 certified the within was received and do 1 certified the within was received and do 1 certified the w	Ss. Suly recorded by me in KLAMATH County Records, Book of Mortgages OCTOBER 1973 WM.D.MILNE KLAMATH County CLERK Deputy. St o'clock 2:15 M. By Hamiltonian Deputy Deputy Deputy Deputy Deputy Deputy
The second second control of the second seco	County of KIAMATH I certify that the within was received and of M 73page 13671, on the 10th day of OCTOBER 10th 1973 KIAMATH County Clerk County Clerk After recording return to: DEFABLIMENT OF VETERANS' AFFAIRS	Ss. Suly recorded by me in KLAMATH County Records, Book of Mortgages OCTOBER 1973 WM.D.MILNE KLAMATH County CLERK Deputy. St o'clock 2:15 M. By Hamiltonian Deputy Deputy Deputy Deputy Deputy Deputy

