

A-23116

THIS INDENTURE WITNESSETH: That DON F. WALKER JR. AND GERALDINE L.
WALKER, husband and wife,
 of the County of Klamath, State of Oregon, for and in consideration of the sum of
 Five Thousand Three Hundred Thirteen Dollars & 73/100 Dollars (\$ 5,313.73), to
 in hand paid, the receipt whereof is hereby acknowledged, have granted, bargained, sold and conveyed, and
 by these presents do grant bargain, sell and convey unto ROGER POULIN and LAMORA POULIN,
husband and wife
 of the County of Klamath, State
 of Oregon, the following described premises situated in Klamath County, State of
Oregon, to-wit:

Government Lot 10 of Section 15, Township 41 South, Range 12
 East of the Willamette Meridian, Klamath County, Oregon

Together with the tenements, hereditaments and appurtenances thereto belonging, or in anywise appertaining.
 To have and to hold the same with the appurtenances, unto the said

ROGER POULIN and LAMORA POULIN, HUSBAND and WIFE,

THEIR heirs and assigns forever.

THIS CONVEYANCE is intended as a Mortgage to secure the payment of the sum of
Five Thousand Three Hundred Thirteen Dollars and 73/100 Dollars
 (\$ 5,313.73) in accordance with the terms of that certain promissory note of which the
 following is a substantial copy:

\$ 5,313.73 Klamath Falls, Oregon 12-20, 1973
 I (or if more than one maker) we, jointly and severally, promise to pay to the order of
Roger Poulin and Lamora Poulin, husband and wife
at Klamath Falls, Oregon
Five Thousand Three Hundred Thirteen Dollars and 73/100 DOLLARS,
 with interest thereon at the rate of 10 percent per annum from December 20, 1973 until paid, payable in
monthly installments of not less than \$ 75.00 in any one payment; interest shall be paid monthly and
 is included in the minimum payments above required; the first payment to be made on the 20th day of January
1974, and a like payment on the 20th day of Month thereafter, until the whole sum, principal and
 interest has been paid; if any of said installments is not so paid, all principal and interest to become immediately due and collectible at the
 option of the holder of this note. If this note is placed in the hands of an attorney for collection, I/we promise and agree to pay holder's
 reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; however, if a suit or an action is filed, the
 amount of such reasonable attorney's fees shall be fixed by the court, or courts in which the suit or action, including any appeal therein,
 is tried, heard or decided. The undersigned acknowledge receipt of a copy of this note before signing same.

1. Amount of note—Amt. financed \$ _____
 2. FINANCE CHARGE (interest from date to maturity) \$ _____
 3. Total of payments (1 + 2) \$ _____
 No. of payments _____ ANNUAL PERCENTAGE RATE _____ %.

If prepaid, precomputed interest, then unearned, will be abated.
 * Strike words not applicable.

s/ Don F. Walker Jr.
 s/ Geraldine L. Walker

The mortgagor warrants that the proceeds of the loan represented by the above described note and this mortgage are:

- (a)* primarily for mortgagor's personal, family, household or agricultural purposes (see Important Notice below),
 (b) ~~for an organization or (even if mortgagor is a natural person) are for business or commercial purposes other than agricultural purposes.~~

Now, if the sum of money due upon said instrument shall be paid according to the agreement therein expressed, this conveyance shall be void; but in case default shall be made in payment of the principal or interest or any part thereof as above provided, then the said Roger Poulin and Lamora Poulin, husband and wife

and their legal representatives, or assigns may foreclose the Mortgage and sell the premises above described with all and every of the appurtenances or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the said principal, interest and attorney's fees as provided in said note, together with the costs and charges of making such sale and the surplus, if there be any, pay over to the said Don F. Walker, Jr. and Geraldine L. Walker, their heirs or assigns, husband and wife,

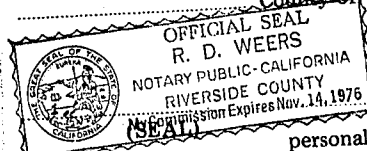
Witness our hand s. this 26 day of December, 1973

*IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and if the mortgagee is a creditor, as such word is defined in the Truth-in-Lending Act and Regulation Z, the mortgagee MUST comply with the Act and Regulation by making required disclosures; for this purpose, if this instrument is to be a FIRST lien to finance the purchase of a dwelling, use Stevens-Ness Form No. 1305 or equivalent; if this instrument is NOT to be a first lien, use Stevens-Ness Form No. 1306, or equivalent.

Don F. Walker, Jr.
 Geraldine L. Walker 12-26-73

INDIVIDUAL ACKNOWLEDGMENT

State of California
 County of RIVERSIDE } S.S.



On this 26 day of DECEMBER 1973, before me,

a Notary Public in and for said RIVERSIDE County,

personally appeared DON F. WALKER JR. & GERALDINE L. WALKER, proved to me on the oath of

to be the person(s) whose names ARE subscribed to the within instrument, and acknowledged that they executed the same.

WITNESS my hand and official seal.

R. D. Weers

Notary Public in and for said RIVERSIDE County and State
 My commission expires 11-14 1976.

P-184 7-72

STATE OF OREGON; COUNTY OF KLAMATH; ss.
 KLAMATH COUNTY TITLE CO

Filed for record at request of
 this 7th day of JANUARY A. D., 1974 at 4:29 o'clock PM., and duly recorded in
 Vol. M 74 of MORTGAGES on Page 174
 FFE \$ 4.00

WM. D. MILNE, County Clerk
 By Hazel Deputy

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

Ret: Kl Cnty Title Co