SFMPP-9 54511

Nol. 78 Page 19617

38-16219

	ADDENDUM TO FNMA/FHIMC, FHA OR VA DEED OF TRUST rights and obligations of the parties to the attached Deed of Trust and the which is secured by the Deed of Trust are expressly made subject to this Ad-
	dum. In the event of any conflict between the provisions of this Addendum and provisions of the Deed of Trust or Note, the provisions of this Addendum shall atrol.
1.	The Borrower agrees that the Lender or its assignee may, at any time and with- out prior notice, increase the rate of interest charged on a loan evidenced by the Deed of Trust and Note to $9.50$ % per annum, or accelerate all payments due under the Deed of Trust and Note and exercise any other remedy allowed by law for breach of the Deed of Trust or Note if:
	a. The Borrower sells, rents, or fails to occupy the Property as his or her permanent and primary residence; or
	b. The Borrower fails to abide by the agreements contained in the Affidavit, or if the Lender or the Division (Housing Division, Department of Commerce, State of Oregon) finds any statement contained in the Affidavit to be untrue.
	The Borrower understands that the agreements and statements of fact contained in the Affidavit are necessary conditions for the granting of this Loan, and that an increase in the interest rate of the Loan will result in an increase in the monthly payments required for this Loan.
2.	The Borrower agrees that the Lender or its assignee may impose a late charge in the amount of four percent (4%) of each monthly payment of principal and in- terest which is more than fifteen (15) days delinquent. Late charges on FHA and VA insured loans shall be those established by the insuring agency.
3.	The Borrower agrees that no Future Advances will be made under the Deed of Trust without the consent of the Oregon State Housing Division.
NOT	ICE TO BORROWER:
S 3 S WE	
you	s document substantially modifies the terms of this Loan. Do not sign it unless have read and understand it.
	I hereby consent to the modification of a
<b>1</b>	I hereby consent to the modifications of the terms of the Deed of Trust and Note which are contained in the Addendum.
	Dated this was all to
	, ~, ~, <u></u> ,,
	Marcia Q. Wichold
	MADRIA A NTARARA VINCENTAL
	MARCIA A. NICHROSTOWET) (Borrower)
	(Borrower) TE OF OREGON )
	TE OF OREGON ) nty of <u>KLAMATH</u> ) SS.
Cou	TE OF OREGON ) nty of <u>KLAMATH</u> ) <sup>SS.</sup>
Cou the know	(Borrower) TE OF OREGON nty of <u>KLAMATH</u> On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 78, personally appeared above named <u>MARCIA A. NICHOLS</u> wledged the foregoing instrument to be her voluntary act and doed
Cou the know	(Borrower) TE OF OREGON nty of <u>KLAMATH</u> On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 78, personally appeared above named <u>MARCIA A. NICHOLS</u> wledged the foregoing instrument to be her voluntary act and doed
Cou the know	(Borrower) TE OF OREGON ) nty of <u>KLAMATH</u> ) On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: 
Cou the kno	(Borrower) TE OF OREGON ) nty of <u>KLAMATH</u> ) On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: <u>Notary Public for Oregon</u>
Cou the kno	(Borrower) TE OF OREGON ) nty of <u>KLAMATH</u> ) On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: 
Cou the kno	(Borrower) TE OF OREGON ) nty of <u>KLAMATH</u> ) On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: <u>Notary Public for Oregon</u>
Cou the kno	(Borrower) TE OF OREGON ) nty of <u>KLAMATH</u> ) On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: <u>Notary Public for Oregon</u>
Cou the kno	(Borrower) TE OF OREGON ) nty of <u>KLAMATH</u> ) On this <u>5th cay of</u> <u>SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: <u>Notary Public for Oregon</u>
Cou the kno ) :: () :: (	(BOFROWER) TE OF ORECON nty of <u>KLAMATH</u> ) 55. On this <u>5th cay of SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon Notary Public for Oregon My Commission expires: <u>2-3-29</u> After recording, mail to; STATE OF OREGON.)
Cou the kno ):# 072 31 31 51	(BOErower) TE OF OREGON hty of <u>KLAMATH</u> On this <u>5th cay of</u> <u>SEPTEMBER</u> , <u>19</u> <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>2-3-79</u> (C. <u>50</u> After recording, mail to: STATE OF OREGON, ) County of Klamath )
Cou the know 3 21 3 21 3 21 3 21 3 21 3 21 5 21 5 21 5 21 5 21 5 21 5 21 5 21 5	(Borrower) TE OF OREGON ) SS. On this <u>5th cay of SEPTEMBER</u> , 19 78, personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>2-3-29</u> C. After recording, mail to: STATE OF OREGON, ) County of Klomaih ) County of Klomaih )
Court the know OTZ OTZ SIL SIL SIL SIL SIL SIL SIL SIL SIL SIL	(BOErower) TE OF OREGON nty of <u>KLAMATH</u> On this <u>5th cay of SEPTEMBER</u> , <u>19</u> 78, personally appeared above named <u>MARCIA A. NICHOLS</u> , <u>19</u> 78, personally appeared and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>2-3-79</u> (Seal) After recording, mail to: at National Bank of Oregon math Falls RELD D. Box 1936 STATE OF OREGON, ) County of Klamath ) Filed for record of request of
Court the know OTZ OTZ SIL SIL SIL SIL SIL SIL SIL SIL SIL SIL	TE OF OREGON } S5.   On this _5th cay of
Court the know OTZ OTZ SIL SIL SIL SIL SIL SIL SIL SIL SIL SIL	(BOErrower) TE OF OREGON nty of <u>KLAMATH</u> ) SS. On this <u>5th cay of SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- wledged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>2 - 3 - 29</u> After recording, mail to: st National Bank of Oregon My Commission expires: <u>2 - 3 - 29</u> After recording, mail to: st National Bank of Oregon My Commission expires: <u>7 - 3 - 29</u> C. STATE OF OREGON, ) County of Klamath ) Filed for record at request of Transamerica Title Col on this <u>5th</u> _ Ccy of September A.D. 19 <u>78</u>
Court the know OTZ OTZ ST ST Fire Klen P. C	TE OF OREGON } S5.   On this _5th cay of
Cou the know OTZ OTZ SIL SIL Fire Klen P. C	(BOErower) TE OF OREGON nty of <u>KLAMATH</u> ) ss. On this <u>5th (ay of SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOIS</u> wiedged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>D-3-29</u> Notary Public for Oregon My Commission expires: <u>D-3-29</u> 10. 10. 10. 10. 10. 10. 10. 10.
Cou the know OTZ OTZ SIL SIL Fire Klen P. C	(BOErower) TE OF OREGON nty of <u>KLAMATH</u> ) ss. On this <u>5th (ay of SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOIS</u> wiedged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>D-3-29</u> Notary Public for Oregon My Commission expires: <u>D-3-29</u> 10. 10. 10. 10. 10. 10. 10. 10.
Court the know OTZ OTZ ST ST Fire Klen P. C	(BOErower) TE OF OREGON nty of <u>KLAMATH</u> ) ss. On this <u>5th (ay of SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOIS</u> wiedged the foregoing instrument to be <u>her</u> voluntary act and deed. Before me: Notary Public for Oregon My Commission expires: <u>D-3-29</u> Notary Public for Oregon My Commission expires: <u>D-3-29</u> 10. 10. 10. 10. 10. 10. 10. 10.
Court the know OTZ OTZ ST ST Fire Klen P. C	(BOFFOWER) TE OF OREGON nty of <u>KLAMATH</u> ) ss. On this <u>5th (ay of SEPTEMBER</u> , 19 <u>78</u> , personally appeared above named <u>MARCIA A. NICHOLS</u> and ac- and ac- and ac- and ac- Before me: Notary Public for Oregon My Commission expires: <u>2-3-79</u> Notary Public for Oregon My Commission expires: <u>2-3-79</u> STATE OF OREGON,) County of Klamath ) Filed for record of request of Transamerics Title Cul or ths <u>5th (ay of September A.D. 1978</u> at 10:58 o'clock <u>A</u> M, and duly recorded in Vol. <u>M78</u> of Mortgages
Cou the know 3 24 3 24 3 24 3 24 3 24 3 24 3 24 5 24 5 24 5 24 5 24 5 24 5 24 5 24 5	(BOFFOWER) TE OF ORECON