54/98/4

U.S. MATIONAL BANK OF QREGON PHA & WA REAL ESTATE CENTER P. O. BOW #412 ROOM HOOS 1000 PORTLAND, CREGON 9720E

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TATE OF OREGON HA FORM NO. 21694 er. Jamery 1911

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DEED OF TRUST

This form is used in connection with deeds of trust insured under the one-to four-family provisions of the National Housing Act.

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[Ibb A turns, as estimated by the Berreit plany, repeal to the ginnand ments, if any, and the takes and special assessments next due on the greatient devered by their Evereit by their premisers that will next become the and payable on policies of fire and other translations are the premisers convered by a sensy be required by Berneitkärry in amounts and in a company or companies attending their their premisers convered by their groundstants to Berneitkärry all bells and notices therefor, less all sums already paid their disability. Cleaneds agreeing their promptly to Berneitkärry all bells and notices therefor, less all sums already paid are essentially disable their manner of months of all the bells of their prior to the date when such ground cents, premiums, taxes and appropriate their prompts and provided the first state becomes delignment, and prior to the date when such ground cents, premiums, taxes and appropriate the state becomes falls and active and

special investments, or form the same necessis fracts, and

(c) All payments mentioned in the to prove the materials subsections of this paragraph and all payments to be made under the note received hereby shall be added together send the the gregate arcsental thereby shall be paid each month in a single payment to be applied by Heneshellary to the following frame in the context of forth:

(ii) presume charges while the context of best user with the Expensive of Housing and Indian Development, or monthly charge (in lieu of the statement of fact, taxes, special arcsent patt) for and other hazard insurance premium;

till) interest has the more occurred bureby [see] (IV) amortes born of the principal of the said) was.

Any deficiency in the amount of my tach aggregate monthly payment shall, unless made good prior to the due date of the next state payment, constitute an event of definit index this Deed of Trust.

such payment, constitute an event of delight aggregate monthly payment shall, unless made good prior to the due date of the next such payment, constitute an event of delight inder this Deed of I ust.

If in the event that any payment or portion thereof donot paid within fifteen (15) days from the date the same is due, Grantor depress to pay a "late charge" of hou ceel [4], from each delight so overdue, it charged by Beneficiary.

If the total of the payments leads by Grantor under (b) of paragraph T preceding shall exceed the amount of payments lists is thereafted by Beneficiary for ground and the application of the Grantor shall be credited at subsequents, or instructe premiums, as the case may be, such excess, if the this weart, the monthly payments made hads (b) of paragraph I preceding shall not be sufficient to pay ground rents, taxes, and denoted any amounts of recessary of these up the deficiency on or before the date when payment of such ground rents, taxes, and denoted any involved monthly payments shall be time, if at any time Grantor shall tender to Beneficiary, in accordance with the provisions have all the second of the entire indebtedness, credit to the pay he be Secondary of Housing and I) has the provisions of (a) of paragraph I, which the Beneficiary has not become obligated or the Secondary of Housing and I) has Development, and any balance remaining in the funds accumulated under the provisions promises an accordance with the provisions in the provisions of the provisions of the provisions of the provisions and the chart of the communication of the provisions are all the communication of the provisions are all the communication of the provisions are all the communications and the provisions are all the provisions are all the pr

for isomable wear still team excepted.

6. To complete ar restore prompt and in good works prinke manner my building or improvement which may be constructed, themselved, or deallowed thereon, and pay being do considered for the parpose of financial pay being doctored to the considered for the construction provided in any event within 10 days from the date of the commitment of the Department (h) the allows benefit key to inspect the same in accordance with plans and specifications satisfactory to Beneficiary.

(a) the replace and seek not make the limit provide in the date of the commitment of the Department (h) to replace any event military dearing construction.

(b) the replace are seek not make the limit provide in the date of the commitment of the Department (h) are abstraction of such that the fact, which morbid in the date of the commitment of the Department (h) is repeated that the date of the commitment of the Department (h) the replace are seek not make the limit provide the date of the commitment of the Department (h) the provide in the same and specifications satisfactory to Beneficiary.

(d) that went shall not cause on the considered the improvements for any reason whatsoever for a period of fifteen (15) call makes there are the date of the commitment of the Department of the same and specifications are set of the commitment of the Department of the same and specifications are set of the commitment of the Department of the same and specifications are set of the commitment of the Department of the same and specifications are set of the commitment of the Department of the same and specifications are set of the commitment of the same and specifications are set of the commitment of the same and specifications are set of the commitment of the same and specifications are set of the commitment of the same and specifications are set of the commitment of the same and specifications are set of The France, upon presentation to at of cal all Land signed by Benefit any, acting forth facts showing a default by Grantor under this entailed to accept a first and conclusive all facts and statements therein, and to act thereon hereunder.

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incitive Trisseer shall cause to be duly 5 left for records. Benefit tary shall also deposit with Trastee this Deed, the note and all documents incitive transported by the first target to present at their septements the required by the first firs

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		Notary Public in and for the State of Oregon.
		My commission expires My Commission Expires July 43, 198
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## SINGLE-PART E MITGAGE PURCHASE PRINGRAM

## ADDENOUM TO STRPP-9-1 NAAFFHLEE, PHA OR VA DEED OF TRUST

The rights and obligations of the pirties to the attached Deed of Trust are expressly Trust and the Note which it secured by the Deed of Trust are expressly made subject to this Addindum and the event of any conflict between the provisions of this Addindum and the provisions of the Deed of Thust or Note, the provisions of this Addendum shall control.

- The Bollower agrees that the Londer or its assignee may, at any time and without prior notice, increase the rate of interest the and without prior notice, increase the rate of interest the charged on a loan edidenced by the Deed of Trust and Note to of Trust and Note and describe any other remedy allowed by law for breach of the Deed of Trust or Note if:
  - The Borrower solls, rents or fails to occupy the Property as his or her permanent and primary residence; or
  - The Borrower falls to abide by the agreements contained in the Afridavit, or if the Tender or the Division (Housing Division, Department of Commerce, State of Oregon) finds Division, Department of Commerce, State of Oregon) any statement or mained in the Affidavit to be untrue.

The Borrower under the ds that the agreements and statements of fact contained in the Affiday t 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.

- The Borrower agree Lhat the Lender or its assignee may impose a late charge in the amount of four percent (4%) of each monthly payment of principal and interest which is more than fifteen (15) days delinquent. Like charges on FHA and VA insured loans shall be those established by the dissuring agency-
- The Borrower agrees that no Suture Advances will be made under the the postures agrees that an execute mivances will be made under Deed of Trust without the consent of the Oregon State Housing Division.

## NOTICE TO BORROWER

This document substantially modifies the terms of this Loan. Do not sign it unless you have read and understand it.

I hereby consent to the modifications of the terms of the Deed of Trust and Note which are contained in the Addendum.

of Trust and not		, 19 <u>78</u> .
Dated this 1st	Jay of S	prember
X N. V. Florey		(Borrower)
Marlene K. Divine		
TATE OF OREGON ounty of Klamath	<u> </u>	So-corally
om this /2 dal	ci = Septe	ber , 19 78 personally and to be her voluntary/act and
ippeared the above	on action inst	rument to be her voluntary 2011.
deed. Bofore me:		TIMUL DUNG
		Notary Public for Oregon My Commission expires:
		The content of the state of the
(Seal)		State of Oregon, County of Klemath ss.
Atter recording, m	Car Cu.	I hereby certify that the within instrument
U.S. National Bank of		received and filed for record on the 13th September 19 78 at 1:26 day of P M and recorded on Page 20219
THA & VA Real Estate	enlar-Attn: G	eril saly of p M. and recorded on Page 20219
P.O. Pox 4412 Royal Poxelind Oregon 972	(001/1)   <u>18</u> 1	Book Hecords of
SEMP1-9-11		of said County.

WM. D. MILNE, County Clerk By Weredo of leb dropputy Fee 512.00