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First National Bank of Oregon And Civili Lich Christan F.O. Box 1933 Kichath Falls, Ore. 97601

1121

DEED OF TRUST

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

THIS DEED OF TRUST, ma	mi LII.	day of	SEPTEMBER	78
POLYMONIC CAROLILLAL II. REMERTI				
whose address is2226_0856	L A MENAGE		KLAMATII FALLS	, as grantor
KLWATH CONTY TITLE	[M] AAA,			State of Oregon,, as Trustee, and
EIBST_MATENAL BAWLO	91 332N			, as Beneficiary.
The lights and obligations Addendison actualised to the Direct the printed provinces of this fr	1 1 1 194 171 1740 1	THE THE MANY IN	neal are expressly made subject to the	
en			AGCTICAL Shall control.	
· · · · · · · · · · · · · · · · · · ·	at a transferred	to de the second of the second	initial created file trust herein created, in localing described property located in	rrevocably grants the County of

LOT & IN SLOCK 63 OF SUENA Y)(ST) ADDITION TO THE CITY OF KLAUATH FALLS, ACCORDING TO THE OFFICIAL PLOT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COLDITY, DREIDI.

which said described property is will ere testly used by agricultural, timber or grazing purposes,

Rogether with all the tenements, here lear ents, and apportenances now or here ifter thereunto belonging or in anywise appertaining, the rists, issues, and profits thereof SULFECT HOWEVER, to the right, power, and authority receinafter given to and conferred upon Beneficiary to collect and apply lock remains and profits.

TO HAVE AND TO HOLD the same, with the appliferances, unto Trustees.

FOR THE PURPOSE OF SECUR NET PERFORMANCE of each agreement of Grantor herein contained and payment of the sum

not somer paid shall be due and payar kind the first day of OCTOBER

1. Privilege is reserved to pay the debt in whose, or man amount equal to one or more monthly payments on the principal that ine next due on the note, on the first day of any month prior to maturity. Provided, however, That written notice on an intention to exercise such privilege is given at least first [30] days prior to prepayment.

referrise such privilege is given at least flirit (30) days prior to prepayment.

E. Grantor agrees to pay to Bert fleiry in addition to the monthly payments of principal and interest payable under the terms off said tone, on the first day of each month that said note is fully paid, the following sums:

(A) An arisonat sufficient to physide the holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are nave holder hereof with funds to pay the next mortgage insurance premium if this instrument and the note secured hereby are not number of an instrument are insured or are trinsured under the provisions of the National Housing Act, as and note of every days and this instrument are insured or are trinsured under the provisions of the National Housing Act, as another to provide such holder with 1 and so the nation of the instrument are insured or are trinsured under the provisions of the National Housing Act, as amended, in the hands of the nations thereunder, or

(II) If and so long as said note of even date and thus instrument are held by the Secretary of Housing and Urban Development pursuant to the note a mortgage insurance premium, in the not a mortgage insurance premium, in the not a mortgage insurance premium, in the not a mortgage insurance of even date and thus history the flowing and Urban Development, a monthly charge (in the not a mortgage insurance premium, in an amount equal coone-twelfth (1/12) of one-half (1/2) per centum of the average outstanding balance has on the poton computed which at this instrument are held by the Secretary of Housing and Urban Development, a monthly charge (in the note and payable on policies of fire and other promises even need by this Fleed of the flexify, equal to the ground rents, if any, and the taxes and special assessments next due on the premises even need by the Pred of the premises even need to the premises and the premises even

(d) All payments mentioned in the introducers, and the note that paragraph and all payments to be made under the note that the half be added together and the agreement thereof shall be paid each month in a single payment to be applied the following items to their set forth:

(d) promine charges under the sound it of knorrance with the Secretary of Housing and Urban Development, or monthly charge (in lieu of the promine that it are the sound of the secretary of Housing and Urban Development, or monthly charge (in lieu of the promine and, a fast as each, the and other hazard insurance premiums;

if the appropriate and the contract becomes and the

Any definiteday as the amount of a post of a post past to a such by payment thall, unless made good prior to the due date of the next made and a second of a secon in his payment, contained in event of det.

diffused, its destroyed theorem and par-disperd, its destroyed theorem and par-disproblemed for the purpose of financial

service of the cause. till that work that they trave on the

calculation days.

Nest the tempower of elementsch very bud later on improvement electron.

property, are hereby essigned to beneficiary pair moneys so inserved by it or apply the same of any any compensation, as and distinge, and right of its life. By accepting payment of any surface prompt payment when due of all other sures to see prompt payment when due of all other sures to see I.A. any time and from time to tail say and the note for endorsement time case of [18].

18. Ai additional security Country and profits of the property affected by this may not at of any undetectness secured beside

all until tents, issues, myalties, and profits and its three any default. Sereticiary maily a count, and without regard to the adequate

Secretary of Housing and Orbin Development die of subsequent in

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and properties, continuous an event on occupitation and appears a rest.

3. Its the cointe likest may payment of the floor charged is put paid within differential) days from the date the same is due, Grantor against to pay a "late charge" of four countries of the four and dollars at resemble, if charged by Beneficiary.

4. If the bolat of this payments white I of Countries and the payments of the countries of participant I preceding shall exceed the amount of payments actually made by Beneficiary for ground posts takes or exceptions, or exceeding the openions, as the case may be, such excess, if the long acquired the openions of the Countries o their convention the opinion of the fearest plant be continued as making a property to be made to pay ground tents, taxes, and made made made and payable, then Grantor shall pay to said may any annotate the feedback to made the deficient to made the date when payment of such ground rents, taxes, and the date may made any made to be sufficient to pay ground tents, taxes, and the date when payment of such ground rents, taxes, and the date when payment of such ground rents, taxes, and the date when payment of such ground rents, taxes, and the date when payment of such ground rents, taxes, and the date when payment of fearers and the provisions of the payment of fearers and the provisions of the date when payment of indebtedness, credit to the date the date of fearers and the date of the date

a ground worker inlike manner any building or improvement which may be constructed.

her less all costs to turned therefor, and, if the loan secured hereby or any part thereof is cost traction of instruments on said property. Grantor further agrees:

(a) to communical construction prost (ity and an any event) within 30 days from the date of the commitment of the Department of Blowding and Lichus Browdingment, and complete stone in accordinate with plans and specifications satisfactory to Beneficiary.

(b) to allow Reneficiary to inspect a d p 1 perty at all times during construction.

(a) the continuous cases prove party and an any event within 30 days are in the communication in the pepariment of the p

ook traction of such improvements for any reason whatsoever for a period of fifteen (15)

The leaster, upon presentation to it of a left and a great by Beneficiary, selling forth faces showing a default by Grantor under this numbered paragraph, is authorized to accept as five and concludes all facts and statements therein, and to act thereon hereunder.

R. Its comply with all laws, orthograph, in a hardware consistency.

R. Its provide and ministration invariant, in a latinops, consistency, conditions, and restrictions iffecting and property.

Its provide and ministration invariant, and latinops, consistency, conditions, and restrictions iffecting and property.

It is provide and ministration invariant, and latinops, consistency and it is a may be required from nine for time by the Beneficiary, with lives payable for the Beneficiary and latin or, as their influences may appear, and to deliver all policies to Beneficiary, which delivery shall constitute an assignment to Bejeffic any of all return premiums.

It. To appear in a mid defend any at lot) or proveding introducing to affect the security hereof or the rights or powers of them factary or Franchez and should benefic any of Trustee election also suppear in cet defend any such action or proceeding, to pay all counts and expenses, factualities cost of evidence of this and antomory's few in a reasonable sum incurred by Beneficiary or Trustee.

It is the pay at least 10 days before the processing and mass among upon water company stock, and all rents, assessments and their pay for said property or any part their of, which at any time appear to be prove or superior hereto, to pay all costs, fees, and appears of this Trust.

12. To pay immediately and without less and all ment expended becaused by Beneficiary or Trustee, with interest from date of oxpenditure at the rate provided on the principal lebs, and the repayment thereof shall be secured hereby.

13. To do all bets and make all payments transmit of Granton and of the owner of the property to make said note and this Deed climble for insurance by Beneficiary under the provisions of the National Housing Act and amendments thereto, and agrees not to do, or cause or suffer to be done, any act which will cold such insurance during the existence of this Deed.

It is MUTUALLY AGREED THAT:

14. Should Grintor fail to make any paper sent or to do say act as begin provided, then Beneficiary or Trustee, but without oblightion so to do and without notice to of declared upon Griator and without releasing Grantor from any obligation hereof, may: Make or do the same in such manner and it such extent as ethan may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon the preferry for such supposed commence, appear in and defend any action or proceeding purporting to affect the security hereof or the identity of such supposed commence, appear in and defend any action or proceeding encurity harded to enter upon the identity of such supposed commence, appear in and defend any action or compromise any encurity harded to either appears to be prior or superior hereto; and in exercising any such powers, including to the interpretation of the identity of th

incur any liability, espend whatever amount in its absolute distriction it may deem necessary increase, memory and pay his reasonable lens.

15. Should the property or any part then of be taken or damaged by reason of any public improvement or condemnation proceduling or damaged by fire, or carriagal to, or in any other manner, Beneficiary shall be entitled to all compensation, awards, and other payments on river therefor, and shall be intified at its option to commence, appear in, and prosecute in its own name, any awards, damages, rights of action and growing to not estimated in commencian with such taking or damage. All such compensation, awards, damages, rights of action and growing the proceeds of any policies of fire and other insurance affecting said property, are hereby assigned to Beneficiary whi may after dealing the proceeds of any policies of fire and other insurance affecting said moneys an exerved by it or apply the same of any indebtedness secured hereby. Gennor agrees to execute such further assignments of law compensation, award, duringe, and right of its bort and proceeds as Beneficiary or Trustee may require.

16. By accepting payment of any sun accepted hereby after its due date. Beneficiary does not waive its right either to require prompt payment when due of all other same is sat area or to declare default for failure so to pay.

prompt payment when due of all other states to sat arector to declate default for failure so to pay.

17. At any time, and from time to time up an written required of Beneficiary, payment of its fees and presentation of this Deed and the note for endotsement (in case of fill 6 convey arec. for cancellation and retention), without affecting the liability of any pursons for the payment of the indebtedness of may reason for the making of any map or plat of said property; (b) join in granting any excement or creating any restrictions thereon; (c) joint in any subordination or other agreement affecting this Deed or the light thereon; (d) recovery, without just ity, all or any part of the property.

The Grantee in any reconvey arece may be described as the "person or persons legally entitled thereto," and the recitals therein of any in attentional security. Granton here by as dens to Beneficiary during the continuance of these trusts all rents, issues revealities.

of the truthfalness thereof.

by as digner to Benefic any charing the continuance of these trusts, all rents, issues, royalties, looked and of any piersonal property located thereon. Until Grantor shall default in the performance of any agreement hereunder, Grantor shall have the right to collect any times without mother, either in person, by agent, or by a receiver to be appointed at any times without mother, either in person, by agent, or by a receiver to be appointed at any times without mother, either the person, by agent, or by a receiver to be appointed to the section of sailty secured, enter upon any take possession of sailty are for our of operation and collection; including those past due for senses of operation and collection; including trose past due for senses of operation and collection; including reasonable attorney's fees, upon any fees as Beneficially insy determine, The entering upon and taking possession of said of the first and the adplication thereof as aforesaid, shall not cure or waive any default or it do as pursuant to such notice. by a charge, and without regard to the adequate of my security from the underteathers nearly secured, orner upon any take possession of said pioperty or any just thereof, in his own made are for or effectively collect such rents, issues and profits, including those past due and adepath, and apply the same, less costs as if a tensor of operation and collection, including reasonable attorney's fees, upon any takehightest secured hereby, and in such other to Beneficiary imay determine. The entering upon and taking possession of said property, the collection of such rents, reales, led to office and the application therefore a storesaid, shall not cure or waive any default or notice of the finit hereinder or invalidate any [4] do as pursuant to such notice.

[10] Upon default by Grantor in payment to of any instable dates accured hereby or it performance of any agreement hereunder, or the collection of t

thould this tierd and task note not be eligib to i manuance under the National Housing Act within THREE months from the date hereof twritten statement of any of the Department of Housing and Union Development or authorized agent of the months' time from the date of THREE

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FHA-2169: (1-77)

evid bring expenditures mounted bereby.

this Deed, declining to instant and note and half beed, being declined conclusive proof of such inelaphility), or should the commitment of the Department of Housing and United Be relogized to instant this level case to be in full force and effect for any reason what powers. Secretainly many declares all this express hereby immediately due and payable by delivery to Trustee of written disclinition of default and demand for sale level of written notice of default and of election to cause the property to be sold, which notif a Trustee shall cause to be daily filed in record. Remedicing shall also deposit with Trustee this Deed, the note and all documents

21. After the lapse of such time as lay from he required by law following the accordation of said notice of default, and notice of such that having been given at then required by try. Travers, will but demand on Granter, shall sell said property at the time and place of the having been given at then required in his. Inside, without demand on Granter, stall sell said property at the time and place fixed by it in said notice of safe, either as a whole or in separate purcels, and in such order as it may determine (but subject to any tastubyry right of Granter to the fighest hidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by rights announcement it be United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by rights announcement at the time fixed by the proceeding postponement. Trustee shall deliver to the purchaser its Deedl conveying the property so sold, but without any covernation warranty, express or implied. The recitals in the Deed of any matterns or fasts shall be conclusive proof of the truthcurses thereof. Any person, including Granter, or Beneficiary, may purchase at the sale. After deducting all costs, fers, and it persons of trustee and of this trust, including cost of title evidence and reasonable attorney's fees, in connection with sale. It is to shall apply the proceeds of sale to the payment of all sums expended under the terms hunted fine then regald, with accrued intered at the rate provided on the principal debt; all other sums then secured hereby; and the munitimeter, if any, to the person or persons it gally entitled thereto.

12. Beneficiary may, from time to tipe, it provided by datate, appoint another Trustee in place and instead of Trustee herein named, and thereupon the Trustee herein named shall be ducharged and Trustee to appointed shall be substituted as Trustee hereinner with the same effect as if originally manded Trustee herein.

thereinsder with the same effect as if originally maned Trustee heatin.

13. This Deed shall insure to and bird the heirs, legaters, devisees, administrators, executors, successors, and assigns of the parties hereins. All obligations of Grantor larged der are joint and several. The ferm "Beneficiary" shall mean the owner and holder, including pleatigues, oil the note secured hereby, whether of not maned as Beneficiary herein.

14. Trustee accepts this Trust when him beed, duly executed and acknowledged, is made public record as provided by law. Trustee is not obligated to notify any party here to of pending tale under any other Deed of Trust or of any action or proceeding in which Grantors, Beneficiary, or Trustee shall be in actly unless brought by Trustee.

25. The term "Deed of Trust." as used in the line shall mean be synonymous with, the term "Trust Deed," as used in the laws of Oregon relating to Deeds of Trust. Beneficiary, and the sugglar, and the use of any gender shall be applicable to all genders.

28. Althorney's lees, as used in this Hed of Trust and in the Nobe, "Attorney's Free!" shall include attorney's fees, if any, which

shall be averted by an Appellate Court.		with the state of
CARCLINA M. RENERTS	Syndrum of Greener	Signature of Grantor.
STATE OF OREGON 41 KLAMAT	PH	
I, the unicrouped.	A NOTARY PUBLIC	, hereby certify that on thi
	SEPTEMBER 19 7	8 personally appeared before me
CUROLIM_M_REKERTS		圖書門別書標面開發 国际电影中心部分的电影中央自由电影电影电影
to all known to be the individual descri	bail in and who executed the with	in instrument, and acknowledged that
SHE signed and sealed	(t) por eus HER fr	ree and voluntary act and deed, for the uses and purpose
there is mentioned. Clives under my hand and official se		
The second of th		(2)
		My Telson
		Notary Public in and for the State of Oregon.
		My tomanission expires 2-5-79
	REQUEST FOR FULL RECO	NYEYANCE
Die	mel record. To be used only when	
The district		
an entry in the contract to reason making the beaute of each	1) is the second of participant and satisfied. 1 is not second the constant and more above the second of the seco	mess secured by the within Deed of Trust. Said note, together with and you are hereby requested and directed on payment to you one membersed, and all other evidences of indebtedness secured by and we recovery, without marranty, to the parties designated by the
Mbill High street pages as test		
STATE OF OREGON 22 COUNTRY OF 22 December 1911 1914 within D		
The state of the s	organical programme and contract of the contra	far let Recard on the day of Manda was duly recorded in Book
sign of Record of M		County, State of Oregon, on
		Recorder.

SINGLE-LAMILY MORITIAGE PURCHASE PROGRAM

ADDENISE TO FREATHLIKE FEA OR VA DEED OF TRUST

The rights and obligation of the parties to the attached Deed of Trust and the Note which is secured by the Deed of Trust are expressly made subject to this Addendum. In the event of my conflict between the provisions of this Addendum and the provisions of the Deed of Trust or tote, the provisions of this Addendum shall control.

- 1. The Borrower agrees that the Lender or its assignee may, at any time and without prior notice, include 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, rants, or fails to occupy the Property as his or her permanent and printry residence; or
 - b. The Borrower fails to abide by the agreements contained in the Affidavit, or if the Lender of the Division (Housing Division, Department of Commerce, State of Gregon) (India any statement contained in the Affidavit to be untrue.

The Borrowar understands that the agreements and statements of fact contained in the Affidavit are occissary 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 interest which is more than fifteen (15) days delinquent. Late charges on PHA and VA insured loans shall be those established by the insuring agency.
-). The Engrower agrees that no Puture Advances will be made under the Deed of Trust without the constant of the Oregon State Housing Division.

HOTTICE TO BORROWER:

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

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

CAROLINA TOURISM	医乳球菌 美国主义 计二进程 化双连接线 计图片通信线 计特别设计 化电子电阻 医眼球 医电子性 化二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十二十
On this II day of the above named CARDI knowledged the foregoing is defore me:	N. H. RUMENS
After Patording, mail to UST MATIONAL BANK OF ORDERS WATH HALLS, CREECE 97601	STATE OF CREENING COUNTY of Klasseth County of Klasseth Then April