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collect "Mentalager" and FIRST NATIONAL | ANT OF OREGON, 4 nethodial backing susceletion, hereinsfter called "Morragoes" whose address is Klamath Falls, Oregon 97601 A119 Summers Lang : P.O. Blx 595

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the value revelsed by the Mortgager free | the | leetgager, the Mangager has be grized and sold and does bereby grant, bargain, sell and convey #14math 国口的市场 County, Oregon, to wit: is as the Minimumed, all the following described of property planate in.

What Fortion of Lots 1 and Z in Block 50 of MICHOLS ADDITION to the City of Mlamath Falls, Gregori in the County of Elemeth, State of Oregon, more particularly described as follows, to-wit:

Reginning at the most tas wrl; corner of said Lot 1; thence Southwesterly clong the Southeasterly line of sald lots I and 2 a distance of 90 feet; thence Northwesterly at right angles to said Southeasterly line of said Lots I must 2 a distance of 50 level; thence Northeasterly and parallel to said Southeasterly line of said Lots 1 and 2 a distance of 90 feet; thence Southensterly along the Northe sterly line of said Lot 1, 50 feet to the point of beginning.

rise heresilter there is to belonging or in anywise appenaining; also all such apappeties with the functioners, bereditasticated fiel prover areas memory with the functions, associations and it provides and is a personance income there are including of in anywise appertaining; also all such ap-anyona, readonized in the real property here like it duste on said privations, is are ever furtilised by landlords in letting unfurnished buildings similar is the one utilized on the real property here lake it described, had allow the not existing of a single state of personal property used or intended for the furnished juicting, besting, could allow it described and a trigating, its described by an distributed by the coverings attached to floors, and shelving, summer, and other from or in connections with the said real and personal counters, and other store, office and reade store is also the react. lease and profits arising from or in connections with the said real and personal similarly and colles straw. Alles and trade signify as any part there.

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And the Manufrager down hereby command the rail with the Manupager, that he is lawfully select in few simple of the said real property, that he is a abailing owner of the said personal projecty; that the said real and personal property is free from encumbrances of every kind and nature, and if he will warment and forever defend the party spanes the law ful chains and demands of a 2 persons whomsoever. that he will warned and ferener defend the

This enveryone is intended as a most pape to ) ever performance of the covenants and agreements herein contained, to be by the Mortgagor kept 

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## gage thall convent to the application of insurance proceeds to the expense of such reconstruction or repair.

3. That he will, at his own cost and expense, keep the building or be blings now or berrafter upon sail premises, together with all personal projective, coareied by the lien hereof, insured against loss by fire and against loss by such other bazards as the Mortgagee may from time to tions require, in one or more insurance companies satisfactory to or designshed by the Mortgager in an aggregate smount not less than the external of the indebindness hereby second (unless the full insurable value of ion h bailding or buildings is less that the amount hereby se-enerd, is which event the Mortgague shall insure to the amount of the earer, in writen every reversion start more to the amount of full instantials value), that all pelicies of insurance upon said premises, including policies in excess of the amount hereinabove mentioned and policies against other hazards than those regulard, shall contain such previous as the Mortgagee shall require and shall provide, in such form as the Montgagee may prescribe, that loss shall be payable to the Mort-gager, that all usch policies and receipts showing full payment of payminany therefor shall be delivered to and retained by the Mortgagee during the minterior of this mortgage; that at least 5 days prior to the er-

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