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This note is secured by a mortiage, the terms of which are made a part hereof. November 15		
Ist of each month————————————————————————————————————	ates at the office of the Director	pursuant to ORS 407.072, principal and interest to be paid in lawful such time as a
thereafter, plus One-twelfth of the ad valorem taxes for each dadvances shall be fully paid, such payments to be applied first as interest on the unpaid balance, the remainder on the The due date of the last payment shall be on or before December 1, 2008— In the event of transfer of ownership of the premises or any part thereof. I will continue to be liable for payment and balance shall draw interest as prescribed by ORS 497.070 from date of such transfer. This note is secured by a mortiage, the terms of which are made a part hereof. Red at Klamath Fall S. Oregon November 15	175,00	oregon, as follows:
and advances shall be freelise; described in the mortgage, and continuing until the full amount of the principal, interest incipal. The due date of the last payment shall be on or before December 1, 2008———————————————————————————————————		- 175 00
The due date of the last payment shall be on or before December 1, 2008———————————————————————————————————	iccessive year on the premise: des	cribed in the material for each the ad valorem taxes for each
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The mortgagor or subsequent or mer may pay all or any part of the loan at any time without penalty.

The mortage or covenants that he owns the prepaless in fee simple, has from encumbrance, that he will warre it and defend same forever against he covenant shall not be extinguished by four focus, but shall run with the is MORTGAGOR FURTAGES COVELANTS AND AGREEU.

1. To pay all debts and moneys secured he reby:
2. Not, to permit the Sustaines jo became woomt or unoccupied, not to perform the properties of the country of the permit of the permit of the permit shall not so percentage, with any effectively to keep same in good repair accordance with any effectively and the permit shall not to perform the permit of the permit shall not to perform the permit of the permit shall not to perform the permit shall not to permit shall not to permit the permit shall not to permit the permit shall not to permit shall not to

- 3. Not to parmit the cutting or removal of any timber except for his own domestic use; not to commit or suffer any waste; 4. Not to permit the cite of the pre nice for any objectionable or unlessful purpose:

- 5. Not to permit any tax, assessment. Hun, or encumbrance to exist at any time;

 5. Mortgages is authorized to pay at real property taxes assessed against the premises and add same to the principal, each of the advances to bear interest as larged edgin due, note;
- advances to bear interest as provided in the note;

 7. We keep all buildings unceasingly insured during the term of the mortgage, against loss by fire and such other hazards in such company or companies and in such an amount as shall be statisticatory to the mortgages; to deposit with the mortgage all such insurance shall be kept in force by the mortgager in case of forcelosure until the period of redemption expires;

- 8. Mortgagee shall be entitled to all compensation and damages received under right of eminent domain, or for any security voluntarily released, same to be applied upon the indebtedness;
- 9. Not to lease or rent the premises, or any part of same, without written consent of the mortgagee;
- To promptly notify mortgagee in writing of a transfer of ownership of the premises or any part or interest in same, and to formath a crey of the instrument of transfer to the mortgages; a purchaser shall pay interest as prescribed by ORS 407.070 on all payments due from the date of transfer; it all other respects this mortgage shall remain in full force and effect.

The martinge may, at his option, in case of lefault of the martinger, perform same in whole or in part and all expenditures add in so doing including the employment of an attorney to senice compliance with the terms of the mortgage or the note shall need to be rate provided in the martinger at the rate provided in the martinger at the rate provided in the martinger.

The same of the martinger at the rate provided in the mortgage.

Default in any of the covenants or agreements herein contained or the expenditure of any portion of the loan for purposes are than those specified in the application; except by written permission of the mortgages given before the expenditure is made. It cause the entire indebtedness at the option of the mortgage to become immediately due and payable without notice and this rigage subject to foreclosure.

The failure of the mortgages to exacts any options herein set forth will not constitute a waiver of any right arising from a h of the covenants.

In case foreclosure is commenced, the mort pagor shall be liable for the cost of a title search, attorney fees, and all other costs are in connection with such foreclosure.

Upon the breach of any covenant of the mortgage, the mortgages shall have the right to enter the premises, take possession, collect the rents, issues and profits and apply same, less reasonable costs of collection, upon the indebtedness and the mortgages shall have the right to the appointment of a receiver to collect same.

The covenants and agreements herein shall extend to and be binding upon the heirs, executors, administrators, successors and signs of the respective parties hereto.

Ti is distinctly understood and agreed that this note and mortgage are subject to the provisions of Article XI-A of the Oregon stitution. ORS 497.010 to 497.110 and any subsequent amendments thereto and to all rules and regulations which have been dor may hereafter be issued by the Director of Veterans' Affairs pursuant to the provisions of ORS 497.020. WORDS: The masculine shall be deemed to include the feminine, and the singular the plural where such connotations are

Constitution of day of November IN WEINESS WHEREOF, The mortgago a have set their hands and seals this 15. (Seal) (Seal) ACKNOWLEDGMENT STATE OF OREGON, Klamath James Medlin County efore me, a Notary Public, personally appeared the within named his voluntary , his wife, and acknowledged the foregoing instrument to be 0 20 act and deed. WHTNESS by hand and official seal the day and year last above written My Commission Expires July 13 (1981 My Commission expires . P01092 MORTGAGE TO Department of Veterans' Affairs FROM . STATE OF OREGON. County of Klamath Klamath County Records. Book of Mortgages. I certify that the within was received and duly recorded by me in No. M78 Page 26059 on mg 1 the west November . 1978 MM. D. MILNE Klamathay Clerk By Bernetha Sheloth Bunda Sket ch at o'clock 2:16 PM 1978 November 17. Klamath Falls, Oregon Klamath. County . Fee \$6.00 DEPARTMENT OF VETERANS' AFFAIRS
General Services Building
Salem, Oregon 97310 tote and Mosters 7. 161.

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