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HAROLD L. JENSEN AND EILEEN C. JENSEN

inafter hen and FIRST NATIONAL BANK OF OREGON, a national banking association, hereinafter called "Mortgagee" whose address is called "Mortgagor 8 0 325

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Sam 1 WITNESSETH:

1.1.

For value received by the Mortgagor from the Mortgagee, the Mortgagor has bargained and sold and does hereby grant, bargain, sell and convey KLAMATH

BLOCK 7, TRACT NO. 1016, GREEN ACRES, IN THE COUNTY OF KLAMATH FALLS, LOT 8 STATE OF OREGON.

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unto the Mortgagee, all the following described property situate in

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together with the tenements, hereditaments and appurtenances now or hereafter thereunto belonging or in anywise appertaining; also all such ap-faratus; equipment and fixtures now or hereafter situate on said premises, as are ever furnished by landlords in letting unfurnished buildings similar to the one situated on the real property hereinabove described, including, but not exclusively, all fixtures and personal property used or intended for use for plumbing; lighting, heating, cooking, cooling, ventilating or irrigating, linoleum and other floor coverings attached to floors, and shelving, counters, and other store, office and trade fixtures; also the rents, issues and profits arising from or in connection with the said real and personal property or any part thereof.

To Have and To Hold the same unto the Mortgagee, its successors and assigns, forever.

And the Mortgagor does hereby covenant to and with the Mortgagee, that he is lawfully seized in fee simple of the said real property, that he is the absolute owner of the said personal property, that the said real and personal property is free from encumbrances of every kind and nature, and that he will warrant and forever defend the same against the lawful claims and demands of all persons whomsoever.

fitore r

This conveyance is intended as a mortgage to secure performance of the covenants and agreements herein contained, to be by the Mortgagor kept

and performed, and to secure the payment of the sum of \$_____52,800.00

and interest thereon in accordance with the tenor of a certain promissory note executed by

HAROLD			

以大人的过去式 地名美国马拉尔 国际省望的新兴作为 The world and the set of the second 4:00 78 NOVEMBER 29 dated

FIRST DAY OF EACH MONTH COMMENCING DECEMBER WHEN THE WHOLE UNPAID SUM OF PRINCIPAL AND INTEREST SHALL BE PAID.

The Mortgagor does hereby covenant and agree to and with the Mortgagee, its successors and assigns: 1. L

1. That he will pay, when due, the indebtedness hereby secured, with interest, as prescribed by said note, and all taxes, liens and utility charges upon said premises or for services furnished thereto.

2. That he will not commit or permit strip or waste of the said premises or any part thereof, that he will keep the real and personal property hereinabove described in good order and repair and in tenantproperty hereinabove described in good order and repair and in tenant-able condition; that he will promptly comply with any and all munici-pal and governmental rules and regulations with reforence thereto; that if any of the said property be damaged or destroyed by any cause, he will immediately reconstruct or repair the same so that, when com-pleted, it shall be worth not less than the value thereof at the time of such loss or damage; provided, that if such loss or damage shall be caused by a hazard against which insurance is carried; the obligation of the Mortgagor to repair or reconstruct shall not arise unless the Mortcompartition units to might

RE-85 7-77 INDIVIDUAL OR CORPORATION - RESIDENTIAL OR BUBINESS

IN MONTHLY PAYMENTS OF INTEREST ONLY ON THE 01,1978 UNTIL NOVEMBER 29, 1979

HUSBAND AND WIFE

gagee shall consent to the application of insurance proceeds to the expense of such reconstruction or repair.

County, Oregon, to wit:

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1.1.16

3. That he will, at his own cost and expense, keep the building or buildings now or hereafter upon said premises, together with all personal property covered by the lien hereof, insured against loss by fire and against loss by such other hazards as the Mortgagee may from time to against liss by such other hazards as the Mortgagee may from time to time require, in one or more insurance companies satisfactory to or designated by the Mortgagee in an aggregate amount not less than the amount of the indebtedness hereby secured (unless the full insurable value of such building or buildings is less than the amount hereby se-cured, in which event the Mortgagor shall insure to the amount of the full insurable value): that all policies of insurance upon said premises, including policies in excess of the amount hereinabove mentioned and policies ingainst other hazards than those required, shall contain such provisions at the Mortgagee shall require and shall provide, in such form as the Mortgagee may prescribe, that loss shall be payable to the Mort-gagee; that all such policies and receipts showing full payment of premiums therefor shall be delivered to and retained by the Mortgagee during the existence of this mortgage; that at least 5 days prior to the ex-

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piratión of any pólicy or policies he will deliver to the Mortgagee satisfactory renewals thereof together with premium receipts in full, that if any policy or policies shall impose any condition upon the liability of the insurer or shall contain any "average clause" or other provision by which the insurer may be liable for less than the full amount of the loss sustained, he will, as often as the Mortgagee may require, provide the Mortgagee with all such evidence as it may request concerning the performance of such condition or the existence of any facts or the value of the property insured and, if it shall appear to the Mortgagee that the insurance is prejudiced by the acts or origins of the Mortgage or or that the coverage is inadequate; the Mortgager will do such acts and things and obtain such further insurance as the Mortgagee may require; that the Mortgagee may, at its option, require the proceeds of any insurance policies upon the said promises to be applied to the papent' for the indebtedness hereby secured or to be used for the repair or reconstruction of the property damaged or destroyed.

4. That he will execute or procure such further assurance of his title to the said property as may be requested by the Mortgagee.

5. That in case the Mortgagor shall fail, neglect or refuse to do or perform any of the acts or things herein required to be done or performed, the Mortgagee may, at its option, but without any obligation on its part to so do, and without waiver of such default, procure any insurance, pay any taxes or liens or utility charges, make any repairs, or do any other of the things required, and any expenses so incurred and any sums so paid shall beam interest at 10% per annum; and shall be secured hereby, and the secure of the things required to the things required to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and any expenses to the secure of the things required and the secure of the things the secure of the things required and the secure of the secure of the things required and t

6. That he will not, without the provident consent of Mortgagee, transfer his interest in said premises or any part thereof, whether or not the transferee assumes or agrees to pay the indebtedness hereby secured. Upon any application for Mortgagee's consent to such a transfer, Mortgagee may require from the transferee such information as would normally be required if the transferee were a new hear applicant. Mortgagee shall not unreasonably withhold its consent. As a condition of its consent to any transfer, Mortgagee may, in its discretion, impose a service charge not exceeding one percent of the original amount of the indebtedness hereby secured and may increase the interest rate on the indebtedness hereby secured by not more than one percent per ant

7. That, if any default be made in the payment of the principal or interest of the indebtedness hereby secured or in the performance of any of the covenants or agreements of this mortgage, the Mortgagee may, at its option, without notice, declare the entire sum secured by this mortgage due and payable and foreclose this mortgage. That, in the event of the institution of any support foreclose this mortgage, the Mortgagor will pay such sum a the trac court and any appellate court may adjudge reasonable as attorney's fees. In connection therewith and such further sums as the Mortgage shall have paid or incurred for extensions of abstracts or tills searches or examination fees in connection therewith, whether or not final judgment or decree therein be entered and all such sums are secured hereby; that in any such suit, the court may, upon application of the plantiff and without regard to the condition of the property or the adequacy of the security for this indebtedness hereby secured and without notice to the Mortgagor or any one else, appoint a receiver to take possession and care of all said mortgaged property and collect and receive any or all of the rents, issues and profits which had theretofore arisen or accrued or which have arise or accrue during the pendency of such suit; that any amount so received shall be applied toward the payment of the debt so suit receivership; but until a breach or default by the Mortgagor in one or more of this covenants or agreements herein contained, he may remain in possession of the mortgaged property and retain all resits actually paid to and received by him prior to such default.

9. The word "Mortgagor", and the language of this instrument shall, where there is more than one mortgagor, be construed as plural and be binding jointly and severally upon all mortgagors and the word "Mortgagee" shall apply to any holder of this mortgage. Masculine pronouns include feminine and neuter. All of the covenants of the Mortgagor shall be binding upon his heirs, 'executors, administrators, successors and assigns and inner to the benefit of the successors and assigns of the Mortgagee. In the event of any transfer of the property herein described or any part thereof or any interest therein, whether volustary or involuntary or by operation of law, the Mortgagee may, without notic to the Mortgagor or any one else, once or often, extend the time of payment or grant renewals of indebtedness hereby secured for any term, execute releases or partial releases from the lien of this mortgage or in any other respect modify the terms hereof without thereby affecting the personal primary liability of the Mortgagor for the payment of the indebtedness hereby secured. No condition of this mortgage shall be deemed waived unless the same be expressly waived in writing by the Mortgagee: When or request shall be sufficient if personally served on one or more of the persons who shall at the time hold record title to the property herein described or if enclosed in a postpaid envelope addressed to one or more of such persons or to the Mortgagor at the last address actually furnished to the Mortgagee or at the mortgaged premises and deposited in any post office, station or letter box.

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