GL Shanture, made this	<u>15th</u>	Vol. 79 Page 1921	9
Donald Culley and Dorthy	L. Culley	husband and wife	, Detwee
called "Mortgagor"; and FIRST NATIONAL B	ANK OF OREGON	h a national banking association; hereinafter called "Mortgagee";	ereinafte
WITNESSETH			
For value received by the Mortgagor from t	the Mortgagee, the Mc	rtgagor has bargained and sold and does hereby grant; bargain, sell an	nd conve
unto the Mortgagee, all the following described			
2		2 Sector Sect	5
		The tector of vertical of	
		South one-half of Lot 7 and westerly 58.	
official plat thereof.	EELIUT LOE 6,	Block 30. Town of Merrill, according to t	he
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6.9.1.m Culter and Stochy L Culley, husband,

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WYNDBAZE: together with the tenements, hereditaments and appurtenances now or hereafter thereunto belonging or in anywise appertaining; also all such ap-paratus, 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

On Haue and On 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 selzed 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

<u> Seres</u> 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 \$ Twenty thousand and no/100 - - - - - - unioni Marine and 

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(Data application 2.2 cap.) (1.2 cap.) (1

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

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 tenant-able condition; that he will promptly comply with any and all munici-pal and governmental rules and regulations with reference 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 Mortthe Mortgagor to repair or reconstruct shall not arise unless the Mortgagee shall consent to the application of insurance proceeds to the expense of such reconstruction or repair.

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pense of such reconstruction or repair. 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 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-curred, in which event the Mortgager 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 against other hazards than, those required, in such form as 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 al least 5 days prior to the ex-

RE-85 11.74 INDIVIDUAL OR CORFORATION - RESIDENTIAL OR BUSINESS piration of any policy 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 of 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 omissions of the Mortgage or that the coverage is inadequate, "the Mortgage may require," insurance 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 premises to be applied to the payment of the indebtedness hereby secured or to be used for the repair or reconstruction of the property damaged or destroyed.

41 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 to 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 bear interest at 8% per annum and shall be secured hereby.

6. That he will not, without the prior written 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 Mortgage's consent to such a transfer, Mort gagee may require from the transferee such information as would normally be required if the transferee were a new loan 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 anum-

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 Mortgage may, at its option, without notice, declare the entire sum secured by this mortgage due and payable and foreclose this mortgage.

"Toman in Way

While WE 8. That, in the event of the institution of any suit or action to foreclose this mortgage, the Mortgagor will pay such sum as the trial court and any appellate court may adjudge reasonable as attorney's fees in connection therewith and such further sums as the Mortgagee shall have paid or incurred for extensions of abstracts or itile scarches 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 plaintiff 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 imay urise or accrue during the pendency of such suit; that any amount so received shall be applied toward the payment of the debt secured hereby, after first paying therefrom the charges and expenses of such receivership. Dut until a breach or default by the Mortgagor in one or more of his covenants or agreements herein contained, he may remain in possession of the mort of such default.

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<sup>1</sup>9.<sup>6</sup> 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 upor 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 inure 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 voluntary or involuntary or by operation of law, the Mortgagee may, without notice to the Mortgagor, 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 Mortgager for the payment of the indebtedness hereby secured. No condition of this mortgage shall be deemed waived aunless the same be expressly waived in writing by the Mortgage. Whenever any notice, demand, or request is required by the terms hereof or by any law now in existence or hereafter enacted, such notice; demand 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 Mortgage or at the last address actually furnished to the Mortgage or at the mortgage premises and deposited in any post office/station or lefter box?!!(= ]DCZQT,IA, [= CGTT\_6A

IN WITNESS WHEREOF	said Morigagor has executed this indenture the day and year first above written.
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And the Marianary cose herein Oceaning to and with the Story, the analation and the said personal property, the the fail cost of the Marianary solution of the said personal property, the the fail real cost of the Marianary solution of the same solution is a same solution in the same solution is a same solution.	and bestoner broken() - free from an anaptivities of accessory and service and
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County of Coun	who being duly sworn, did say that he <u>strands in the strands</u> in the strands in the strands of
<u></u>	and he,
Curley and Dorothy L Culley, husband	is the offer the second
and wilke and acknowledged fire foregoing instrument to be	a corporation, and that the seal affixed to the foregoing instrument is the
SEAL	corporate seal of said corporation (provided said corporation has such seal) and that said instrument was signed and sealed on behalf of said corporation by authority of its Board of Directors; and he acknowledged said instrument to be its voluntary act and deed. Before me:
Notary Rublic for Oregon My commission expires: 19-/6/80 OLLIVINT DIET THEIROT.	Notary Public for Oregon (Seal) My commission expires:
The Stale of Ciegon, Count, of KiSmath: feet of the natherly 37.5 feet of Lot 6,	DTOCK 30* LOWL OF HEREIT', TOCOLDING to the   STATE OF OREGON, )   STATE OF OREGON, )   County' of 's Klomoth ) & 1'ac 1 and rester1's 28.   Filed for record at request of
The second secon	on this 23rd day ofA.D. 19 79     bt::::::::10:45   o'clock _ AM, and duly     recorded in Vol.::M79 of     age
	Wm D. MILINE, County Clerk
Donald 111er und De TUX I SUISE	husbard_oud_but c
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