Vol. 79 Page

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The mortgagor or subsequent owner may pay all or any part of the loan at any time without penalty.

The mortgagor covenants that he owns the premises in fee simple, has good right to mortgage same, that the premises are free from encumbrance, that he will warrant and defend same forever against the claims and demands of all persons whomsoever, and this covenant shall not be extinguished by foreclosure, but shall run with the land.

MORTGAGOR FURTHER COVENANTS AND AGREES:

MORTGAGOR FURTHER COVENANTS AND AGREES!

1. To pay all debts and moneys secured hereby;

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- 2. Not to permit the buildings to become yearn or unoccupied; not to permit the removal or demolishment of any buildings or improvements now, or hereafter existing; to keep same in good repair; to complete all construction within a reasonable time in accordance with any agreement, made between the parties hereto;
- 3. Not to permit 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 use of the premises for any objectionable or unlawful purpose;
- 5. Not to permit any tax, assessment, lien, or encumbrance to exist at any time.

  5. Mottogram and the product of the product
- advances to bear interest as provided in the note;

  7. To 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 satisfactory to the mortgage; to deposit with the mortgage all such policies with receipts showing payment in full of all premiums; all such insurance shall be made payable to the mortgage; insurance shall be kept in force by the mortgagor in case of forcelosure until the period of redemption expires;

Busing the rule of sold in sold the side of the meditation in the sold the 8. Not to lease or rent the premises, or any part of same, without written consent of the mortgagee;

10. To promptly positive to the property of the mortgagee; To promptly notify mortgagee in writing of a transfer of ownership of the premises or any part or interest in same during a copy of the instrument of transfer to the mortgagee; a purchaser shall pay interest as prescribed by ORS and payments due from the date of transfer; in all other respects this mortgage, shall remain in full force and effect. same, and to DRS 407.070 on The mortgagee may, at his option, in case of default of the mortgagor, perform same in whole or in part and all expenditures made in so doing including the employment of an attorney to secure compliance with the terms of the mortgage or the note shall demand and shall be secured by this mortgage. demand and shall be secured by this mortgage.

Default in any of the covenants or agreements herein contained or the expenditure of any portion of the loan for purposes other than those specified in the application, except by written permission of the mortgage given before the expenditure is made, shall cause the entire indebtedness at the option of the mortgage to become immediately due and payable without notice and this contained or the expenditure is made, and the contained of the mortgage given before the expenditure is made, shall cause the entire indebtedness at the option of the mortgage to become immediately due and payable without notice and this contained or the expenditure of any portion of the loan for purposes. The fallure of the mortgages to exercise any options herein set forth will not constitute a waiver of any right arising from a In case foreclosure is commenced, the mortgagor shall be liable for the cost of a tittle search, attorney fees, and all other costs incurred in connection with such foreclosure. Upon the breach of any covenant of the mortgage, the mortgagee shall have the right to enter the premises, take possession, 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 assigns of the respective parties hereto. Dit is distinctly understood and agreed that this note and mortgage are subject to the provisions of Article XIpossitiution. ORS 407.010 to 407.210 and any subsequent amendments thereto and to all rules, and regulations were approximately the Director of Veterans' Affairs pursuant to the provisions of ORS 407.020.

WORDS: The masculine shall be deemed to very a very subject to the provisions of ORS 407.020. WORDS: The masculine shall be deemed to include the femiline, and the singular the plural where such connotations are applicable herein: The star detributing test payment dusty be on or vetere. May 115, 2007 ---adecreases, sear on the presumes described in the morkage, and confining united the features are not the presumes described in the morkage, and confining united the tent of a time point and office of the confining to the presument of the confining to the conficient to the confining to the conficient to the confining to the conficient to the confining to the con mitter destrussment by the State of Oregon, at the rate of a State of Containing Section by the state of the salidation of the product of the product of the salidation of the IN WITNESS WHEREOF. The mortgagors have set their hands and seals this Sthday of April The age to any us the state of checone Inenty Etglit Thousand Six Nundred Sign .. 19 79 Juffry S Johnson (Seal) is 28,675.00---- and Betreed United, reddoned by the tallowing right to possing the pessment of a Twenty Clant Thousand Six <u>Hundred Seventy Five and no/10</u> or notice of profits of the modules of profits of the modules of the control of profits of the modules of the control of the control of the modules of the control of the c STATE OF OREGON, Klamath · County of ..... ...., his wife, and acknowledged the foregoing instrument to be ...his act and deed. voluntary WITNESS by hand and official seal the day and year last above written.

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