603 1	FRED P.	NOTE AND MORTGAGE Vol. 79 Page 13970 STIVERSON and MADALYNN M. STIVERSON, husband
THE MORTGAGO	OR, TRUM	
and wife	- a- anzcov	ented and acting by the Director of Veterans' Affairs, pursuant to ORS 107.030, the follow-
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		County of Klamath, State of Oregon.
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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:

- 1. To pay all debts and moneys secured hereby;
- Not to permit the buildings to become vacant 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;
- Mortgagee is authorized to pay all real property taxes assessed against the premises and add same to the principal, each of the 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 mortgagee; to deposit with the mortgagee all such company or companies and in such an amount as shall be satisfactory to the mortgagee; to deposit with the mortgagee all such insurance shall be made payable to the mortgagee; policies with receipts showing payment in full of all premiums; all such insurance shall be made payable to the mortgager in case of foreclosure until the period of redemption expires; insurance shall be kept in force by the mortgagor in case of foreclosure until the period of redemption expires; 1377

- resource of their respectivity and respect to the description of the enterty of t 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 furnish a copy of the instrument of transfer to the mortgagee; a purchaser shall pay interest as prescribed by ORS 407.070 on all payments due from the date of transfer; in all other respects this mortgage shall remain in full force and effect.

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 draw interest at the rate provided in the note and all such expenditures shall be immediately repayable by the mortgagor without 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 mortgagee given before the expenditure is made, shall cause the entire indebtedness at the option of the mortgagee to become immediately due and payable without notice and this mortgage subject to foreclosure.

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In case foreclosure is commenced, the mincurred in connection with such foreclosure.	nortgagor; shall be liable for the cost of a title s	earch, attorney fees, and all other costs
Upon the breach of any covenant of the collect the rents, issues and profits and apply have the right to the appointment of a receive	ne mortgage, the mortgagee shall have the right y same, less reasonable costs of collection, upon t er to collect same.	to enter the premises, take possession, he indebtedness and the mortgagee shall
The covenants and agreements herein shassigns of the respective parties hereto.	hall extend to and be binding upon the heirs, e	xecutors, administrators, successors and
	hat this note and mortgage are subject to the pusubsequent amendments thereto and to all rector of Veterans' Affairs pursuant to the provi	
WORDS: The masculine shall be deemed	ector of Veterans' Affairs pursuant to the provi- d to include the feminine, and the singular th	sions of ORS 407.020.
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County of KLAMATH	Ss.	
Before me, a Notary Public, personally a	present the within namedFRED P. S	TIVERSON AND
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WITNESS by hand and official seal the da	av and vear last above written	
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FROM	TO Description of Manager	L- P14082
STATE OF OREGON,	TO Department of Veterans'	Affairs
County of Klamath	<b>}</b> 58.	
I certify that the within was received and	duly recorded by me in Klamath	County Records, Book of Mortgages,
No. M79 Page 13970 the 13th day o		
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Buretha Afeloch	June, 1979 QW. D. NILNE K	Limith County Clerk
By Bernetha Heloth	Opinion of the property of the	Limith County Clerk
By Bunetha Hills the June 13, 1979  Klamath Falls, Oregon	Opinion of the property of the	County Clerk
By Bluntle Hills the Filed Juine 13, 1979  Klamath Falls, Oregon County Klamath	Opinion of the property of the	Adets the Deputy.
By Bunetha Hills the June 13, 1979  Klamath Falls, Oregon	Opinion of the property of the	Adds d. Deputy.

Form L-4 (Rev. 5-71)