## NOTE AND MORTGAGE

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The mortgagor or subsequent owner may pay all or any part of the

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:

- 2. 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 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;
- 6. 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 mortgages; to deposit with the mortgages all such company or companies and in such an amount as shall be made payable to the mortgages; policies with receipts showing payment in full of all premiums; all such insurance shall be made payable to the mortgages; insurance shall be kept in force by the mortgagor in case of foreclosure until the period of redemption expires;

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- 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;
- 10. 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 mortgage to become immediately due and payable without notice and this mortgage subject to foreclosure.

The failure of the mortgagee to exercise any options herein set forth will not constitute a waiver of any right arising from a breach of the covenants.

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

Upon the breach of any covenant of the mortgage, the mortgage 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 mortgagee 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 assigns of the respective parties hereto.

It is distinctly understood and agreed that this note and mortgage are subject to the provisions of Article XI-A of the Oregon Constitution, ORS 407.010 to 407.210 and any subsequent amendments thereto, and to all rules and regulations which have been issued or may hereafter be issued by the Director of Veterans' Affairs pursuant to the provisions of ORS 407.020.

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STATE OF OREGON, COLUMB SURGER COLUMB	
County of K.I.AMANTH	
Before me, a Notary Public, personally appeared the within namedLawrence_Frank_Bigoni_and	
Brunhilde Bigoni his wife, and acknowledged the foregoing instrument to betheir volunta	ΓV
act and deed.	
WITNESS by hand and official seal the day and year last above written	
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Notary Public for Oregon	'A
My Commission expires July 19, 1982	
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그리는 아이들은 어느 얼마나 가는 아이들은 어느 바람이 아니라 하는 사람들은 사람들은 사람들은 사람들이 가는 사람들은 사람들이 가지 않는 것이다. 그는 사람들은 사람들이 아니라 다른 사람들은 사람들은	es,
NoM79 Page 22470 on the 20th day of September, 1979 WM.D. MILNE Klamath County Clerk	es,
NoM79 Page 22470 on the 20th day of September, 1979 WM.D.MILNE Klamath County Clerk	es.
By Dimetho Halord Herender Deputy (according to the second	
By Dimetho Halord Herender Deputy (according to the second	es.
By September 20, 1979 at o'clock 3:45 Pa	DS,
By September 20, 1979 at o'clock 3:45 Rm. Klamath Falls, Oregon County Klamath Deputy By September 20, Deputy Deputy Deputy By September 20, Deputy	es, 
By September 20, 1979 at o'clock 3:45 Pa	es.

Form L-4 (Rev. 5-71)