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| $\leq C_{0000} = c_{0000$ | VID C. BAKER and CAROLE A: BAKER, husband and wife  |
|---|---|
| rtgages to the STATE OF OREGON  | Pick 01<br>represented and acting by the Director of Veterans' Affairs, pursuant to ORS 407.030, the follow<br>e State of Oregon and County of (Vlamate)  |
| described real property located in th   | e State of Oregon and County of   |
|   |   |
| Klamath County, Oregon  | f Lot 1 and the Southerly 46 feet of Lot 2, CLOVERDALE,<br>plat thereof on file in the office of the County Clerk   |
| t seeing that the substitution and solely of  | a an ana sa a   |
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| 같은 것이 있는 것이 같은 것이다.<br>1994년 - 이 제품 등 것이 같은 것이다.<br>1994년 - 이 제품 등 것이 같은 것이다.   | No Merulatin Sugar Sana   |
| the rewith the tenements, heriditamen<br>the premises; electric wiring and f<br>ating, water and irrigating systems; b<br>ngs, built-in stoves, ovens, electric s<br>ed in or on the premises; and any sh<br>ements of any one or more of the foo<br>and all of the rents, issues, and prof   | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>ixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>recens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floo<br>inks, air conditioners, refrigerators, freezers, dishwashers; and all fixtures now or hereafte<br>rubbery, flora, or timber.now growing or hereafter planted or growing thereon; and ang<br>its of the mortgaged property;  |
| the premises; electric wiring and f<br>ating, water and irrigating systems; a<br>ngs, built-in stoves, ovens, electric s<br>ed in or on the premises; and any sh<br>ements of any one or more of the for<br>and all of the rents, issues, and prof<br>ure the payment of EOT.TY   | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>ixtures: furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>inks, air constitutioners, refrigerators, freezers, dishwashers; and all fixtures now or hereafter<br>rubbery flora, or timber now 'growing or hereafter planted or growing thereon; and any<br>its of the mortgaged property;<br>Sand Three Hundred Seventy Five and no/100 Dollars  |
| the premises; electric wiring and f<br>ating, water and irrigating systems; a<br>ngs, built-in stoves, ovens, electric s<br>ed in or on the premises; and any sh<br>ements of any one or more of the for<br>and all of the rents, issues, and prof<br>ure the payment of EOT.TY   | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>ixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>recens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floo<br>inks, air conditioners, refrigerators, freezers, dishwashers; and all fixtures now or hereafte<br>rubbery, flora, or timber.now growing or hereafter planted or growing thereon; and ang<br>its of the mortgaged property;  |
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| ter with the tenements, heriditamen<br>the premises; electric wiring and f<br>ating, water and irrigating systems; s<br>ed in or on the premises; and any sh<br>ements of any one or more of the foi<br>and all of the rents, issues, and prof<br>ure the payment of Eorty. Thous<br>375,00=====), and interest the<br>I promise to pay to the STATE  | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>ixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>creens, doors; window shating system, water heaters; cabinets, built-ins, linoleums and floo<br>rubbery. flora, or timber, refrigerators, freezers, dishwashers; and all fixtures now or hereafter<br>regoing items, in whole or now growing or hereafter planted or growing thereous<br>its of the mortgaged property;<br>Sand Three Hundred Seventy. Five and no/100 Dollar<br>recon, evidenced by the following promissory note:   |
| er with the tenements, heriditamen<br>the premises; electric wiring and f<br>ating, water and irrigating systems; s<br>ed in or on the premises; and any sh<br>ements of any one or more of the for<br>and all of the rents, issues, and prof<br>ure the payment of Eorty. Thous<br>37.5,00=====), and interest the<br>I promise to pay to the STATE<br>no/100======  | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>ixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>or recens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums in and<br>finds, air conditioners, freezers, dishwashers; and all fixtures now or here after<br>rubbery. flora, or timbre or now growing or hereatter planted or growing thereon; and any<br>rubbery. flora, or timbre or in part, all of which are hereby declared to be appurtenant to the<br>sand. Three Hundred Seventy Five and no/100 Dollar<br>recon, evidenced by the following promissory note:   |
| er with the tenements, heriditamen<br>the premises; electric wiring and f<br>ating, water and irrigating systems; s<br>ed in or on the premises; and any sh<br>ements of any one or more of the fou<br>and all of the rents, issues, and prof<br>are the payment of EortyThous<br>375,00), and interest the<br>interest to pay to the STATE<br>no/100   | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>incomes; furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>incomes, doors; window shades and blinds, shutters; cabinets built-ins, linoleums and floo<br>recens, furnace and binds, shutters; cabinets built-ins, linoleums and floo<br>rubbery;/fora.jor timber.now growing or hereafter planted or growing thereon; and any<br>its of the mortgaged property;<br>Sand Three Hundred Seventy Five and no/100 Dollars<br>recon, evidenced by the following promissory note:<br>OF OREGON EORLY. Thousand Three Hundred Seventy Five and<br>present, at the rate of 5,9 percent per annum until such time as a  |
| er with the tenements, heriditamen<br>the premises; electric wiring and f<br>atting, water and irrigating systems; i<br>res, built-in stoves, overs, electric s<br>and all of the premises; and any so<br>ments of any one or more of the foi<br>and all of the rents, issues, and prof<br>are the payment of EOrtLyThous<br>375,00), and interest the<br>interest rate to pay to the STATE<br>no/100   | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>istures: furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>inks, air constructioners, refrigerators, freezers, dishwashers; and all fixitures now or hereafter<br>rubbery flora, for timber now 'growing or hereafter planted or growing thereon; and any<br>its of the mortgaged property;<br>Sand Three Hundred Seventy Five and no/100 Dollars<br>recon, evidenced by the following promissory note:<br>OF OREGON EORTLY Thousand Three Hundred Seventy Five and<br>preson, at the rate of 5,9  |
| er with the tenements, heriditamen<br>he premises; electric wiring and f<br>ting, water and irrigating systems; a<br>ges, built-in stoves, overs, electric s<br>and in or on the premises; and any sh<br>ments of any one or more of the for<br>and all of the rents, issues, and prof<br>are the payment of EOrty. Thous<br>375,00), and interest the<br>are the payment by the State of O<br>for any one of the state of O<br>ferent interest rate is established p<br>ates at the office of the Director of<br>240,00 on or be<br>st. of each month  | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>inturves; furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>insk, air conditiones, refrigerators, freezers, dishwashers; and all fixtures now on hereafter<br>rubbery. flora, or timber now growing or hereafter planted or growing thereon; and any<br>rubbery. flora, or timber now growing or hereafter<br>planted or growing thereon. and any<br>its of the mortgaged property;<br>sand Three Hundred Seventy Five and no/100 Dollars<br>recon, evidenced by the following promissory note:<br>OF OREGON EORLY. Thousand Three Hundred Seventy Five and<br>pregon, at the rate of 5.9 percent per annum until such time as a<br>usuant to ORS 407.072, principal and interest to be paid in lawful money of the United<br>Veterans' Affairs in Salem, Oregon, as follows:<br>affore December 1, 1979 and \$240.00 on the<br>thereafter plue One-twelfth of   |
| er with the tenements, heriditamen<br>he premises; electric wiring and f<br>ting, water and irrigating systems; s<br>and in or on the premises; and any sh<br>ments of any one or more of the for<br>and all of the rents, issues, and prof<br>are the payment of FOrty. Thous<br>375,00), and interest the<br>operation of the state of O<br>for the teners, and interest the<br>control of the state of O<br>for the teners are is established p<br>attent interest rate is established p<br>attent at the office of the Director of<br>240,00  | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>recens, doors; window shating system, water heaters, fuel storage receptacles; plumbing<br>inks, air conditioners, refrigerators, freezers, dishwashers; and all fixtures now or hereafter<br>regoing items, in whole or now growing or hereafter planted or growing thereous<br>its of the mortgaged property;<br>Sand Three Hundred Seventy Five and no/100 Dollar<br>recon, evidenced by the following promissory note:<br>OF OREGON FORTy Thousand Three Hundred Seventy Five and<br>pregon, at the rate of 5,9, with interest from the date of<br>pregon, at the rate of 5,9   |
| er with the tenements, heriditamen<br>he premises; electric wiring and f<br>ting, water and irrigating systems; s<br>and in or on the premises; and any sh<br>ments of any one or more of the for<br>and all of the rents, issues, and prof<br>are the payment of EOrty. Thous<br>375,00), and interest the<br>are the payment of EOrty Thous<br>375,00), and interest the<br>based of the state of O<br>tree interest rate is established p<br>ates at the office of the Director of<br>240,00 on or be<br>based of the premises descri-<br>d advances shall be fully paid, such<br>neipal.<br>The due date of the last paymen   | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>recens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floo<br>rubbery. flora, or timber now growing or hereatter planted or growing thereous; and an<br>rubbery. flora, or timber now growing or hereatter planted or growing thereous; and an<br>rubbery. flora, or timber now growing or hereatter planted or growing thereous; and an<br>rubbery. flora, or timber now growing or hereatter planted or growing thereous; and an<br>rubbery. flora, or timber now growing or hereatter planted or growing thereous;<br>and the mortgaged property;<br>sand Three Hundred Seventy Five and no/100 Dollars<br>recon, evidenced by the following promissory note:<br>of OF OREGON EORLY. Thousand Three Hundred Seventy Five and<br>pregon, at the rate of 5,9   |
| er with the tenements, heriditamen<br>he premises; electric wiring and f<br>tring, water and irrigating systems; i<br>ags, built-in stoves, overs, electric s<br>and all of the premises; and any sh<br>imments of any one or more of the foi<br>and all of the rents, issues, and prof<br>tre the payment of EOrty. Thous<br>375,00), and interest the<br>additional states of the state of O<br>for the foiled states of the states of O<br>ferent interest rate is established prates at the office of the Director of<br>240,00 on or bu<br>states at the office of the Director of<br>advances shall be fully paid, such<br>neipal.<br>The due date of the last paymen<br>balance shall draw interest as pres  | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>recens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floo<br>rubbery: flora.ior timber. now growing or hereafter planted or growing thereon; and and<br>rubbery: flora.ior timber. now growing or hereafter planted or growing thereon; and any<br>rubbery: flora.ior timber. now growing or hereafter planted or growing thereon; and any<br>rubbery: flora.ior timber. now growing or hereafter planted or growing thereon; and any<br>rubbery: flora.ior timber. now growing or hereafter planted or growing thereon; and any<br>rubbery: flora.ior timber. now growing or hereafter planted or growing thereon;<br>and any flora or timber. The second of the mortgaged property.<br>Sand Three Hundred Seventy Five and no/100 Dollars<br>recon, evidenced by the following promissory note:<br>OF OREGON EORLY. Thousand Three Hundred Seventy Five and<br>pregon, at the rate of 5.9 percent per annum until such time as a<br>ursuant to ORS 407.072, principal and interest to be paid in lawful money of the United<br>Veterans' Affairs in Salem. Oregon, as follows:<br>serve Becember 1, 1979 and s240.00 on the<br>. thereafter, plus ONE-twelfth Of the ad valorem taxes for each<br>the di in the mortgage, and continuing until the full amount of the principal, interest<br>payments to be applied first as interest on the unpaid balance, the remainder on the<br>tashal be on or before NOVEMber 1, 2009 |
| er with the tenements, heriditament<br>the premises; electric wiring and f<br>ating, water and irrigating systems; a<br>rigs, built-in stoves, overs, electric s<br>ed in or on the premises; and any sh<br>and all of the rents, issues, and prof<br>are the payment of EOrty. Thous<br>375,00), and interest the<br>are the payment of EOrty. Thous<br>375,00), and interest the<br>are the payment of pay to the STATE<br>no/100   | <ul> <li>Ats. rights, privileges, and appurtenances including roads and easements used in connection interactions, doors; window shades and blinds, shutters, fuel storage receptacles; plumbing or needers, doors; window shades and blinds, shutters, fuel storage receptacles; plumbing intex, air conditioners, refrigerators, freezent planted or growing thereon; and and floo rubbery. flora, or timber, now growing or needer planted or growing thereon; and any floo or in part, all of which are hereby declared to be appurtenant to the going items, in whole or in part, all of which are hereby declared to be appurtenant to the stand or the mortgaged property.</li> <li>Sand Three Hundred Seventy Five and no/100 Dollars recon, evidenced by the following promissory note:</li> <li>OF OREGON EORLY. Thousand Three Hundred Seventy Five and in the rate of 5.9</li></ul>   |
| er with the tenements, heriditamen<br>the premises; electric wiring and f<br>ating, water and irrigating systems; s<br>ed in or on the premises; and any sh<br>ments of any one or more of the for<br>and all of the rents, issues, and prof<br>ure the payment of Eorty. Thous<br>37.5,00====), and interest the<br>and interest to pay to the STATE<br>no/100=====), and interest the<br>disbursement by the State of O<br>fferent interest rate is established p<br>ates at the office of the Director of<br>240,00====== on or be<br>st. of each month=======<br>creasive year on the premises descri<br>d advances shall be fully paid, such<br>incipal.<br>The due date of the last paymen<br>in the event of transfer of owne<br>is balance shall draw interest as pres<br>This note is secured by a mortga<br>ted at <u>Klamath Falls</u> , Or  | ts, rights, privileges, and appurtenances including roads and easements used in connection<br>intervents, furnace and heating system, water heaters, fuel storage receptacles; plumbing<br>inks, air conditional storage receptacles; built-ins, line norm of floo<br>recents, air conditional storage receptacles; built-ins, line norm of floo<br>recents, air conditional storage receptacles; built-ins, line norm of floo<br>regoing items, in whole compared to prove provide or hereafter planted or growing thereon; hereafter<br>egoing items, in whole compared to which are hereby declared to be appurtenant to the<br>source of the morigaged property:<br>sand Three Hundred Seventy Five and no/100 Dollar:<br>recon, evidenced by the following promissory note:  |
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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 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, ilen, or encumbrance to exist at any time;
- 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; previous states and add same to the principal.
- 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 kept in force by the mortgager in case of foreclosure until the period of redemption expires;

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- 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. 10.

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.

The failure of the mortgagee to exercise any options herein set forth will not constitute a walver 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 multitution, ORS 407.010 to 407.210 and any subsequent amendments thereto and to all rules and regulations which have been ued or may hereafter be issued by the Director of Veterans' Affairs pursuant to the provisions of ORS 407.020.

WORDS: The masculine shall be deemed to include the feminine, and the singular the plural where such connotations are applicable herein.

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(Seal) (Seal) CAROLE

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County of Klamath

STATE OF OREGON.

Before me, a Notary Public, personally appeared the within named <u>DAVID C. BAKER and CAROLE A. BAKER</u>

..., his wife, and acknowledged the foregoing instrument to be <u>their</u> voluntary

3.55

act and deed. \* 1177 WITNESS by hand and official seal the day and year last above writte - ... • • C . C 17 17, 12 ار د د 12 -5 . . -> \$1 My Commission expire 11 - 11 US MORTGAGE P22240 TO Department of Veterans' Affairs FROM ..... STATE OF OREGON. Klamath County of .. I certify that the within was received and duly recorded by me in \_\_\_\_\_Klamath\_\_\_\_\_ County Records, Book of Mortgages, Page 23493 on the 4th day of October, 1979 M. D. MILNE Klamatbounty Clerk M7.9 No Locoor i sud the concustion at a series of the point of the series of th Dern Bv October 4. 1979 and colock 9:20 A Filed October 4, 1272 Klamath Falls, Oregon charachets ch Deputy. Klamath After, recording, return to: DEPARTMENT OF VETERANS' AFFAIRS General Services Building Salem, Oregon 97310 Form L-4 (Rev. 5-71) Form L-4 (Rev. 5-71)