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SEC 20: That portion of the SW4 lying West of the Bonanza Lorella EXCEPTING therefrom 5	Hwv
SEC 29: NW4, and that portion of the SW4 lying West of the Bonanza Lorella EXCEPTING therefrom a strip of land 45 feet in width across th W2SW of Klamath Country Control May 14, 1925. Vol 64 pg 125	
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20; What Portion of the SWA lying West of the Bonange Torella RWY 29; What Portion of the SWA lying West of Lost River; SEC. 19: The South 25 Acres of the NWkSER, and the Size. Township 39 South, Range 12 East of the Willamette Meridian:

Government the following property situated in the State of Oregon, County (ies) of m

mentary agreement, Borrower does hereby grant, bargain, self convey, murigege, and assign with general warranty unto the hereinafter described, and the performance of every coverant and agreement of Borrower contamed firstin or in any surgisall times to secure the prompt payment of all advances and expenditures made by the Covernment with muorestics Covernment against loss under its insulance contract by tenson of any default by Bortowel, and (c) the any event articles. It is any event articles the contract of any default by Bortowel, and (c) the articles are also as a few and a second of the contract of the contra note is held by an in ared holder, to scoure performance of Borrower's agreement herein to indemnify road three naturales. The payment of the note and any renewels and extensions thereof and any agreements contained therein: (0) as all times when any in the event the Government should assign this instrument without insurance of the payment of the note, to secure present

NOW THEREFORE, in consideration of the han(s) and (a) at all times what the nois is held by the florescentist, or of the note of attach to the debt evidenced thereby, but as to the note and such, debt shall constitue an **\$24722** to secure the Government against loss under its insurance confinct by reason of any default by Borrower. shall secure payment, of the note, but, when the note is beld by an insured, holder, this instrument shall been seepto payment. Covernment, or in the event the Covernment should assign this instrument without insurance of the act that are And it is the purpose and nutent of this instrument that, among other things at all times when the net as help of

baktuent (firsted) hatsusate to the consolinated Earn and Rural Desclobusing Act, or Line Act his house together with call rights; interests, leasements; hereditaments; and appurtenances, thereunto belonging, the rents, issues, and profits thereof and revenues and income therefrom, all improvements and personal property now or later attached thereto or reasonably necessary to the use thereof, including, but not limited to, ranges, refrigerators, clothes washers, clothes dryers, or carpeting purchased or financed in whole or in part with loan funds, all water, water rights, and water stock pertaining thereto, and all payments at any time owing to Borrower by virtue of any sale, lease, transfer, conveyance, or condemnation of any part thereof or interest therein-all of which are herein called "the property";

TO HAVE AND TO HOLD the property unto the Government and its assigns forever in fee simple.

BORROWER for himself, his heirs, executors, administrators, successors and assigns WARRANTS THE TITLE to the property to the Government against all lawful claims; and demands whatsoever except any liens, encumbrances, easements, reservations, or conveyances specified hereinabove, and COVENANTS AND AGREES as follows:

E(1) o/To pay promptly when due any indebtedness to the Government hereby secured and to indemnify and save harmless the Government against any loss under its insurance, of payment of the note; by reason of any default by Borrower. At all times when the note is held by an insured holder, Borrower shall continue to make payments on the note to the Government as collection agent for the holder-linter herein called the "Covernment," as ovidenced by one or more men

(2) (To pay to the Government such fees and other charges as may now on hereafter be required by regulations of the Farmers Home Administration.

(3) If required by the Government, to make additional monthly payments of 1/12 of the estimated annual taxes, assessments, insurance premiums and other charges upon the mortgaged premises.

(4) Whether or not the note is insured by the Government, the Government may at any time pay any other amounts required herein to be paid by Borrower and not paid by him when due, as well as any costs and expenses for the preservation, protection, or enforcement of this lien, as advances for the account of Borrower. All such advances shall bear interest at

(5) All advances by the Government as described in this instrument, with interest; shall be immediately due and payable by Borrower to the Government without demand at the place designated in the latest note and shall be secured hereby. No such advance by the Government shall relieve Borrower from breach of his covenant to pay. Such advances, with interest, shall be repaid from the first available collections received from Borrower. Otherwise, any payment made by Borrower may be applied on the note or any indebtedness to the Government secured hereby, in any order the Government determines.

(6) To use the loan evidenced by the note solely for purpose authorized by the Government.

(K(7) a To pay when due all taxes, liens, judgments, encumbrances, and assessments lawfully attaching to or assessed against a the property, including all charges and assessments in connection with water, water rights, and water stock possible feat property described above, and promptly deliver to the Government without demand receipts evidencing such payments.

(8) To keep the property insured as required by and under insurance policies approved by, delivered to, and retained

(9) To maintain improvements in good repair and make repairs required by the Government; operate the property in a good and husbandmanlike manner; comply with such farm conservation practices and farm and home management plans as the Government from time to time may prescribe; and not to abandon the property, or cause or permit waste, lessening or impairment of the security covered hereby or without the written consent of the Sovernment and notice management of the security covered hereby or without the written consent of the Sovernment and notice management of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written consent of the security covered hereby or without the written covered her by the Government. impairment of the security covered hereby, or, without the written consent of the Government, cut, remove, or lease any timber, gravel, oil, gas, coal, or other minerals except as may be necessary for ordinary domestic purposes.

(11) To, pay or reimburse the Government for expenses reasonably necessary or incidental to the protection of the lien and priority hereof and to the enforcement of or the compliance with the provisions hereof and of the note and any supplementary agreement (whether before or after default), including but not limited to costs of evidence of title to and and survey of the property, costs of recording this and other instruments, attorneys, fees, trustees/fees, court costs, and

(12) Neither the property nor any portion thereof or interest therein shall be assigned, sold, transferred, or encumbered, expenses of advertising, selling, and conveying the property. voluntarily or otherwise, without the written consent of the Government. The Government shall have the sole and exclusive rights as mortgagee hereunder, including but not limited to the power to grant consents, partial releases, subordinations, ngins as mortgaged nereunder, including our nor minica to the power to grain consents, partial reseases, subording and insured holder, shall, have any right, little or interest in or so, the lien or any benefits hereof.

(13) At all reasonable times the Government and its agents may inspect the property to ascertain whether the covenants

and agreements contained herein or in any supplementary agreement are being performed. (14) The Government may extend and defer the maturity of and renew and reamortize the debt evidenced by the note or any indebtedness to the Government secured hereby, release from liability to the Government any party so liable thereon, release portions of the property from and subordinate the lien hereof; and waive any other rights hereunder, without affecting the lien or priority hereof or the liability to the Government of Borrower or any other party for payment of the note or

(15) If at any time it ishall appear to the Government that Borrower may be able to obtain a loan from a production credit association, a Federal land bank, or other responsible cooperative or private credit source, at reasonable rates and crean, association, a rederal land bank, of other responsible cooperative of private cream source, at reasonable rates and terms for loans for similar purposes and periods of time, Borrower will, upon the Government's request, apply for and accept terms for loans for similar purposes and periods of time, Borrower will, upon the Government's request, apply for any stock possessor. indebtedness secured hereby. such loan in sufficient amount to pay the note and any indebtedness secured hereby and to pay for any stock necessary

(16) Default hereunder shall constitute default under/any/other real estate or erop or chattel security instrument held or to be purchased in a cooperative lending agency in connection with such loan. insured by the Government and executed or assumed by Borrower, and default under any such other security instrument

(17) SHOULD DEFAULT occur in the performance or discharge of any obligation in this instrument or secured by this instrument, or should any one of the parties named as Borrower die or be declared an incompetent, a bankrupt, or an shall constitute default hereunder. insolvent, or make an assignment for the benefit of creditors, the Government, at its option, with or without notice, may (a) declare the entire amount unpaid under the note and any indebtedness to the Government hereby secured immediately due and payable, (b) for the account of Borrower incur and pay reasonable expenses for repair or maintenance of and take que anu payaure, (b) for the account of portower incur and pay reasonable expenses for repair of maintenance of and take possession of, operate or rent the property, (c) upon application by it and production of this instrument without other property of the property of t evidence and without notice of hearing of said application, have a receiver appointed for the property, with the usual powers of receivers in like cases, (d) foreclose this instrument as provided herein or by law, and (e) enforce any and all other

(18) The proceeds of foreclosure sale shall be applied in the following order to the payment of: (a) costs and expenses incident to enforcing or complying with the provisions hereof, (b) any prior thems required by law or a completent court to he complying with the provisions hereof, (b) any prior thems required by law or a completent court to be so paid, (c) the debt evidenced by the note and all indebtedness to the Government secured hereby, (d) inferior liens of record required by law or a competent court to be so paid, (e) at the Government's option, any other indebtedness of Borrower owing to or insured by the Government, and (f) any balance to Borrower. At foreclosure or other sale of all or any part of the property, the Government, and its agents may bid and purchase as a stranger and may pay the Government. an or any part of the property, the Government and its agents may old and purchase as a stranger and may pay the Government's share of the purchase price by crediting such amount on any debts of Borrower owing to or insured by the

(19) Borrower agrees that the Government will not be bound by any present or future laws, (a) providing for valuation, appraisal, homestead or exemption of the property, (b) prohibiting maintenance of an action for a deficiency judgment or limiting the amount thereof or the time within which much action much be because (a) providing the amount thereof or the time within which much action much be because (a) providing the amount thereof or the time within which much action much be because (a) providing the amount thereof or the time within which much action much be because (a) providing the amount thereof or the time within which much action much be because (a) providing the amount thereof or the time within which much action much be because (a) providing the amount thereof or the time within which much action much be because (a) providing the amount of the property (b) prohibiting maintenance of an action for a deficiency judgment or Government, in the order prescribed above. limiting the amount thereof or the time within which such action may be brought, (c) prescribing any other statute of limitations, (d) allowing any right of redemption or possession following any foreclosure sale, or (e) limiting the conditions which the Government may by regulation impose, including the interest rate it may charge, as a condition of approving a transfer of the property to a new Borrower. Borrower expressly waives the benefit of any such State law. Borrower hereby

relinquishes, waives, and conveys all rights, inchoate or consummate, of descent, dower, and curtesy. (20) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction or repair of property to be used as an owner-occupied dwelling (herein called "the dwelling") and if Borrower intends to sell repair of property to be used as an owner-occupied dwening therein cance, the dwening Land it borrower intends to send for french the dwelling and has obtained the Government's consent to do so (a) neither Borrower nor anyone authorized to act.

For fent the dwelling and has obtained the Government's consent to do so (a) neither Borrower nor anyone authorized to act. for him will, after receipt of a bona fide offer, refuse to negotiate for the sale or rental of the dwelling or will otherwise make unavailable or deny) the dwelling to anyone because of race, color, religion, sex, or national origin, and (b) Borrower unavanable or deny, the dwening to anyone because of race, color, rengion, sex, or national origin, and (b) Borrower recognizes as illegal and hereby disclaims and will not comply with or attempt to enforce any restrictive covenants on the dwelling relating to race; color, religion; sex or national origin. 01502 and in the case of Religions (sex or national origin.)

anti(21) This instrument shall be subject to the present regulations of the Farmers Home Administration, and to its future regulations not inconsistent with the express provisions hereof light harpest of stances reduced

Leg (22) Notices given here under shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some offier address is designated in a notice so given, in the case of the Government to Farmers Home Administration, United States Department of Agriculture, at Portland, Oregon 97205, and in the case of Borrower to him at the address shown in the Farmers Home Administration Finance Office records (which normally will be the same as the post office address; shown above), the qualities of advance postage and tage color seption see of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post office address; shown above of the same as the post of the same (23) If any provision of this instrument or application thereof to any person or circumstances is held invalid, such invalidity will not affect other provisions of applications of the instrument which can be given effect without the invalid provision or application, and to that end the provisions hereof are declared to be severable, and it is the provisions hereof are declared to be severable, and it is the mount the invalidation of the provisions hereof are declared to be severable. relinquasties, warses, and conveys all ruthus, inchoate or consummate, or descent, dower, and curtery transfer of the property to a new Borrower, Borrower expressly, waives the benefit of any such State has borrower sends transfer of the property to a new Borrower, Borrower expressly, waives the benefit of any such State has borrower sends and any such State has borrower sends and any such State has borrower sends and sends are sends and sends are sends and sends and sends and sends and sends are sends and sends and sends and sends are sends and sends and sends and sends which the Government may by regulation imposes including the interest rate it may charge, as a containor of agreement may by regulation imposes including the interest rate it may charge, as a containor to a second including the interest rate in a second result in the manufacture of the property of the second including the interest rate in the second rat limitations: (d), allowing any right of redemption of possession following any foreclosure sale, or following the conditions including the description of the conditions including the conditions in britting the amount thereof or the time within which such action may be brought (c) prescribing only other statute of appraisal, homestead or exemption of the property. 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By Demethan 15 FEE \$14.00