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THE MORTGAGOR Vol. ^m 79 Page 26189

RAY RICHARD AWMILLER AND SUSAN A. AWMILLER, Husband and Wife
 hereby mortgage to KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing
 under the laws of the United States, hereinafter called "Mortgagee," the following described real property, situated in Klamath
 County, State of Oregon, and all interest or estate therein that the mortgagor may hereafter acquire, together with the income,
 rents and profits thereof, to wit:

Lot 7, in Block 1 of Tract 1099, Rolling Hills, according to
 the official plat thereof on file in the office of the County
 Clerk of Klamath County, Oregon.

together with all rights, easements or privileges now or hereafter belonging to, derived from or in anywise appertaining to the
 above described premises, and all plumbing, lighting, heating, ventilating, air-conditioning, refrigerating, watering and
 irrigation apparatus, equipment and fixtures, together with all awnings, venetian blinds, floor covering in place such as wall-
 to-wall carpeting and linoleum, shades and built-in ranges, dishwashers and other built-in appliances now or hereinafter in-
 stalled in or used in connection with the above described premises, and which shall be construed as part of the realty, to secure
 the payment of a certain promissory note executed by the above-named mortgagors for the principal sum of
 TWENTY-ONE THOUSAND, SIX HUNDRED EIGHTEEN AND NO/100-----

Dollars, bearing even date, principal, and interest being payable in monthly installments of \$.ONE HUNDRED TWENTY
 AND 10/100-----

and to secure the payment of such additional money, if any, as may be loaned hereafter by the mortgagee to the mortgagor or
 others having an interest in the above described property as may be evidenced by a note or notes. If the mortgage indebted-
 ness is evidenced by more than one note, the mortgagor may credit payments received by it upon any of said notes, or part of
 any payment on one note and part on another, as the mortgagee may elect.

The mortgagor covenants that he will keep the buildings now or hereafter erected on said mortgaged property continuously insured
 against loss by fire or other hazards, in such companies as the mortgagee may direct, in an amount not less than the face of this mortgage,
 with loss payable first to the mortgagee and then to the mortgagor; all policies to be held by the mortgagee. The mortgagor hereby assigns to the mortgagee all right in all policies of insurance carried upon said property and in case of
 loss or damage to the property insured, the mortgagee hereby appoints the mortgagor as his agent to settle and adjust such loss or damage
 and apply the proceeds, or so much thereof as may be necessary, in payment of said indebtedness. In the event of foreclosure all right
 of the mortgagor in all policies then in force shall pass to the mortgagee thereby giving said mortgagee the right to assign and transfer said
 policies.

The mortgagor further covenants that the building or buildings now on or hereafter erected upon said premises shall be kept in good repair, not altered, extended,
 removed or demolished without the written consent of the mortgagee, and to complete all buildings in course of construction or hereafter constructed thereon within six
 months from the date hereof or the date construction is hereafter commenced. The mortgagor agrees to pay, when due, all taxes, assessments, and charges of every kind
 levied or assessed against said premises, or upon this mortgage or the note and/or the indebtedness which it secures or any transactions in connection therewith or any other
 lien which may be adjudged to be prior to the lien of this mortgage or which becomes a prior lien by operation of law; and to pay premiums on any life insurance policy
 which may be assigned as further security to mortgagee; that for the purpose of providing regularly for the prompt payment of all taxes, assessments and governmental
 charges levied or assessed against the mortgaged property and insurance premiums while any part of the indebtedness secured hereby remains unpaid, mortgagor will
 pay to the mortgagee on the date installments on principal and interest are payable an amount equal to 1/12 of said yearly charges. No interest shall be paid mor-
 tgage on said amount, and said amounts are hereby pledged to mortgagee as additional security for the payment of this mortgage and the note hereby secured.

Should the mortgagor fail to keep any of the foregoing covenants, then the mortgagee may perform them, without waiving any other right or remedy herein given for
 any such breach; and all expenditures in that behalf shall be secured by this mortgage and shall bear interest in accordance with the terms of a certain promissory note of
 even date herewith and be repayable by the mortgagor on demand.

In case of default in the payment of any installment of said debt, or of a breach of any of the covenants herein or contained in the
 application for loan executed by the mortgagor, then the entire debt hereby secured shall, at the mortgagee's option, become immediately
 due without notice, and this mortgage may be foreclosed.

The mortgagor shall pay the mortgagee a reasonable sum as attorneys fees in any suit which the mortgagee defends or prosecutes to
 protect the lien hereof or to foreclose this mortgage; and shall pay the costs and disbursements allowed by law and shall pay the cost of
 searching records and abstracting same; which sums shall be secured hereby and may be included in the decree of foreclosure. Upon bringing
 action to foreclose this mortgage or at any time while such proceeding is pending, the mortgagee, without notice, may apply for and secure
 the appointment of a receiver for the mortgaged property or any part thereof and the income, rents and profits therefrom.

The mortgagor consents to a personal deficiency judgment for any part of the debt hereby secured which shall not be paid by the sale
 of said property.

Words used in this mortgage in the present tense shall include the future tense; and in the masculine shall include the feminine and
 neuter genders; and in the singular shall include the plural; and in the plural shall include the singular.

Each of the covenants and agreements herein shall be binding upon all successors in interest of each of the mortgagors, and each
 shall inure to the benefit of any successors in interest of the mortgagee.

Dated at 5th Oregon, this day of November, 1979

Ray Richard Awmiller
 Susan A. Awmiller
 (SEAL)
 (SEAL)

STATE OF OREGON

County of Klamath

THIS CERTIFIES, that on this 5th day of November

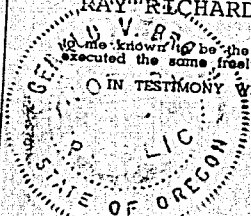
A. D. 1979, before me, the undersigned, a Notary Public for said state personally appeared the within named

RAY RICHARD AWMILLER AND SUSAN A. AWMILLER, Husband and Wife

to me known to be the identical persons described in and who executed the within instrument and acknowledged to me that they
 executed the same freely and voluntarily for the purposes therein expressed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

Ernest V. Brown
 Notary Public for the State of Oregon
 Residing at Klamath Falls, Oregon.
 My commission expires: 11-12-82



MORTGAGE

Mortgages

To-
Klamath First Federal Savings
AND LOAN ASSOCIATION
540 Main Street
Klamath Falls, Oregon 97601

Mortgage

STATE OF OREGON } ss
County of Klamath

Filed for record at the request of mortgage on

November 6, 1979

at 45 minutes past 3 o'clock P M

and recorded in Vol M79 of Mortgages

page 26189 Records of said County

Wm. D. Milne
County Clerk

By *[Signature]*
Fee \$7.00 Deputy

Mail to

KLAMATH FIRST FEDERAL SAVINGS
AND LOAN ASSOCIATION

After recording mail to:
Klamath First Federal Savings & Loan
2943 South Sixth
Klamath Falls, OR
97601