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ASSUMPTION OF MORTGAGE

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The undersigned hereby assumes and agrees to pay according to its terms that certain Mortgage executed by JOSEPH N. YARMEK and SUSAN L. YARMEK, husband and wife, as Mortgagors and WESTERN BANK, an Oregon banking corporation, as Mortgagee, dated the 13th day of April, 1979, and recorded in Vol. M79 of Mortgages on Page 8167, on the 13th day of April, 1979, as Instrument No. 65439, in the office of the Klamath County Recorder, Klamath County, Oregon.

DATED this <u>25</u> day of January, 1980. F.L.D.C., INC.

President Secretary

STATE OF IDAHO

County of Valley

On this <u>254</u> day of January, 1980, before me a Notary Public in and for the State of Idaho, personally appeared FERD MULLER and CHARLES R. WHITTAKER known to me to be the President and Secretary of the Corporation that executed this instrument, or the persons who executed the instrument on behalf of said Corporation, and acknowledged to me that such Corporation executed the same.

ss.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal, the day and year in this certificate first above written.

Notary Public for Idahç Residing at: M Cal

STATE OF OREGON; COUNTY OF KLAMATH; ss.

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of.

WM. D. MILNE, County Clerk Dirath Deputy