TA38-22007-2 DELVELMENT OF ARLESAND VELVIES

## NOTE AND MORTGAGE

vol. 7780 Page **13156** 

Fec \$7.00

mortgages to the STATE OF OREGO	NARD and MARY R. HOWARD, Husband and Wife  No. represented and acting by the Director of Veterans' Affairs, pursuant to ORS 407.030, the sent the State of Oregon and County of Klamath
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The mortgagor covenants that he owns the premises in fee simple, has good right to mortgage same, that the premises are free covenant shall not be extinguished by foreelessure, but shall run with the land.

MORTGAGOR FURTHER COVENANTS AND AGREES.

- 2. Not to permit the buildings to become wacant or unoccupied; not to permit the removal or demolishment of any buildings or improvements now or hereafter existing: to keep same in good repair; it is complete all construction within a reasonable time in accordance with any agreement made; between the parties shereto; are raise as well as well as the reasonable time in
- 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, lien, or encumbrance to exist at any time;

  1. Not to permit any tax, assessment, lien, or encumbrance to exist at any time;

  2. Not to permit any tax, assessment, lien, or encumbrance to exist at any time;

  3. Not to permit any tax, assessment, lien, or encumbrance to exist at any time;

  3. Not to permit any tax, assessment, lien, or encumbrance to exist at any time;

  4. Not to permit any tax, assessment, lien, or encumbrance to exist at any time;

  5. Not to permit any tax, assessment, lien, 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 notice.
- 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 mortgagee; to deposit with the mortgagee all such policies with receipts showing payment in full of all premiums; all such insurance shall be made payable to the mortgagee; insurance shall be kept in force by the mortgagor in case of foreclosure in 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:
- 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 adoming including; the employment of an attorney to secure compliance with the terms of the mortgage or the note shall 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 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 The failure of the mortgagee to exercise any options herein set forth will not constitute a waiver of any right arising from a preach 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 mortgage 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 issued 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 constitution are

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