

89701

38-22182

Vol. 78 Page 17524

## VA GUARANTEED LOAN RIDER

(For use with FNMA/FHLMC uniform instruments for  
Veterans Administration guaranteed loans)

THIS VA GUARANTEED LOAN RIDER is made this 12TH day of SEPTEMBER, 1980, and is incorporated into and shall be deemed to amend and supplement a Mortgage, Deed of Trust or Deed to Secure Debt (herein "security instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to UNITED STATES NATIONAL BANK OF OREGON (herein "Lender") and covering the Property described in the security instrument and located at 2110 KIMBERLY DR KLAMATH FALLS OREGON, 97601

(Property Address)

VA GUARANTEED LOAN COVENANT. In addition to the covenants and agreements made in the security instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the security instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 17 of the security instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

IN WITNESS WHEREOF, Borrower has executed this VA Guaranteed Loan Rider.

W. Lee Ayling  
W. LEE AYLING —Borrower

Mary Lou Ayling  
MARY LOU AYLING —Borrower

FILE NO: 337694

Return to:  
US National Bank  
740 Main Street  
Klamath Falls, OR  
Attn: Bertha

STATE OF OREGON; COUNTY OF KLAMATH; ss.

Filed for record at request of Transamerica Title Co.this 16th day of September A. D. 1980 at 12:07 o'clock P. M., andduly recorded in Vol. MS0, of Mortgages on Page 17524

Wm D. MILNE, County Clerk

By Bernard H. Hatcher

Fee \$3.50

80 SEP 16 PM 12 07