STATE OF ORDGON,

(10/1077), 65

## 1 -21160-8

AND MORTGAGE Voi. Mg/ Por THE MORTGAGOR, BOB D. ALEXANDER and JUDY LYNNE ALEXANDER, husband and wife growed mortgages to the STATE OF OREGON, represented and acting by the Director of Veterans' Affairs, pursuant to ORS 407.030, the following described real property located in the State of Oregon and County of \_\_\_\_\_Klamath\_

Lot 37, INDEPENDENCE TRACTS, in the County of Klamath, State of Oregon. MEL Pro-3878 on the Mid day of March. 1991, SWILYN BIGHT Financh Compiler I seculty that the wingin was recovered and convergencement by me in a fight Kleinstein. They are consequenced to be a second and convergence of the property County of Klassath

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Before me, a North Profile, personally appeared the wills, man at 18119. Hours I ELECT 1

THE SUPPLY together with the tenements, heriditaments, rights, privileges, and appurtenances including roads and easements used in connection with the premises; electric wiring and fixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing, ventilating, water and irrigating systems; screens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floor coverings, built-in stoves, ovens, electric sinks, air conditioners, refrigerators, freezers, dishwashers; and all fixtures now or hereafter installed in or on the premises; and any shrubbery flora, or timber how growing or hereafter planted or growing thereon; and any replacements of any one or more of the foregoing items, in whole roi in part, all of which are hereby declared to be appurtenant to the land, and all of the rents, issues, and profits of the mortgaged property;

to secure the payment of Fifty Thousand and no/100-----

Fifty Thousand and no/100-----I promise to pay to the STATE OF OREGON ... Dollars (s. 50,000.00----), with interest from the date of initial disbursement by the State of Oregon, at the rate of 5.9-----percent per annum until such time as a different interest rate is established overwhelm of the control o ------ s 297.00 on the \$297.00-----on or before April 15, 1981---15th of every month---- thereafter, plus One-twelfth of---- the ad valorem taxes for each

successive year on the premises described in the mortgage, and continuing until the full amount of the principal, interest and advances shall be fully paid, such payments to be applied first as interest on the unpaid balance, the remainder on the principal. The due date of the last payment shall be on or before March 15, 2011-----

In the event of transfer of ownership of the premises or any part thereof, I will continue to be liable for payment and the balance shall draw interest as prescribed by ORS 407.070 from date of such transfer.

This note is secured by a mortgage, the terms of which are Dated at Klamath Falls, Oregon 97601

On this 2 day of March

not the mortgagor or subsequent: owner, may pay all/or any part of the loan at any time-without penalty.

The mortgagor covenants that he owns the premises in fee simple, has good right to mortgage same, that the premises are from encumbrance, that he will warrant and defend same forever against the claims and demands of all persons whomsoever, and this covenant shall not be extinguished by foreelosure, but shall run with the land.

## MORTGAGOR FURTHER COVENANTS AND AGREES

- 1. To pay all debts and moneys secured hereby;
- 2. Not to permit the buildings to become vacant or unoccupied; not to permit the removal or demolishment of any buildings or improvements now or hereafter, existing; to keep same in good repair; to complete all construction within a reasonable time in accordance with any agreement made between the parties hereto;
  - 3. Not to permit the cutting or removal of any timber except for his own domestic use; not to commit or suffer any waste;
    44. 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;
  - 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 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 until 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 made in so doing 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.

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 other 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 mortgage subject to foreclosure.

The failure of the mortgagee to exercise any options herein set forth will not constitute a waiver of any right arising from a breach 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 mortgagee 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 mortgagee 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

IN WITNESS WHEREOF. The mortgagors have set their hands and seals this 2 day of March 180 D. Alexander (S. 180 D. Alexander 1		ide the feminine, and the singular the plural where such connotations
IN WITNESS WHEREOF. The mortgagors have set their hands and seals this 2 day of March 18.  Bob D. Alexander (S. Bob D. Alexander 18.  Bob D. Alexander (S. Bob D. Alexander 18.  County or Klamath (S. Before me. a Notary Public, personally appeared the within named Bob D. Alexander and 18.  Before me. a Notary Public, personally appeared the within named Bob D. Alexander and 18.  WITNESS by hand and official seal the day and year last above written (Mortgagor Public Pu	to service use	
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