,	rees to be bound by the terms stated on this page, including the terms stated in the following
	er State Law. Customer hereby buys the labor, materials and supplies described as follows:
Oluminum Deding efter	n Walls
10.14	Cadency It, & Fall, O regon
TOR COULD ASSERT AGAINST THE SELLER O	CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEB- F GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.
DISCLOSURES UNDER FEDERAL LAW	
Creditors: Seller: Western, Bean - Description Intended Assignee of Contract: U. S.	("Dealer").
Intended Assignee of Contract: U.S.	"National Bank of Oregon.
Credit Life and Credit Disability Insurance are	Breakdown
not required in connection with this contract.	(1)Cash Price
No such insurance is provided unless Customer	(a)
signs below to request the coverage checked:	(c) \$
☐ I desire credit life insurance.	(d)\$
The cost for the term of this contract will	Cash Price (Total) \$ 4000.
be \$	(2) Cash Downpayment — Total Downpayment
I desire credit life and credit disability in-	(3)Unpaid Balance of Cash Price (1) minus (2)
surance. The cost for the term of this contract is \$ for credit life	(a) Credit Life Insurance Premium for mos. \$
and \$for credit disability	(b)Credit Disability Ins. Premium for mos. \$
for a total of \$for both.	(c)Document Recording Fees \$
 -	Total Charges other than Finance Charge
Name of Customer to be insured	(5) Unpaid Balance — Amount Financed (3) plus (4)
man and a second residence of the second residence of	(7)ANNUAL PERCENTAGE RATE
` <u> </u>	(8) Total of Payments (5) plus (6)
Date Signature of Customer	(9) Deferred Payment Price (1) plus (4) plus (6)
Payments. Customer will pay to Dealer the Total	
\$ 106.66 each which will be made on th	e same day of each month, with the first payment due on
and the final payment due on	<u> </u>
	of Payments stated above and all other sums owing under this contract are secured by the
"Security" stated below: 1 A mortgage which Customer hereby grants to be	Dealer on the following "Property" in Hereally County, State of Oregon
including all additions and improvements now	and hereafter erected thereon:
1+. 00 2	Visto addition City and Was to 2-10. Arean.
A OC & , O COCK 13, IS WERL	Vesta addition. City of Klamath Falls Diegon
The following are quest- of defends and the	thanna. (1) Customar faile to make any manager to the contract of the contract
	tgage: (1) Customer fails to make any payment on this contract when due; (2) Customer fail and repair; required insurance may be obtained through any person Customer chooses subjec
to Dealer's right to refuse to accept an insurer fo	r reasonable cause; (3) Customer fails to pay all taxes, assessments, liens, and other encum
brances which might take priority over this mort other rights under law, the mortgage may be forect	igage when they are due. After a default and subject to customer's right of redemption an losed and the Property sold to pay this contract
2. Dealer's statutory lien for performing labor u	pon and furnishing any material to be used in the construction of an improvement located o
the Property. Upon default the lien may be fore contract.	eclosed and subject to provisions of law all or part of the Property may be sold to pay th
	ns under law, Dealer may after a default pay amounts Customer owes on this contract out o
money Dealer then owes Customer.	
	repay the entire amount owing under this contract at any time. If the entire amount owe date of the final payment, whether by cash, refinancing, or otherwise, the Customer will re
ceive a rebate of unearned finance charge comp	uted in the following way: Dealer will deduct and retain from the Finance Charge show
above an acquisition fee of \$10 if the Cash Price is \$250.01 to \$500.00 or \$50.00 feb.	ce stated above is $\$100$ or less, $\$15$ if the Cash Price is $\$100.01$ to $\$250,\25 if the Cash Price is more than $\$500;$ the rule of $78's$ will be applied to the part of the Finance
Charge that remains after deducting the acquisition	Cash Price is more than $ 9000 \rangle$ the rule of $ 70.5 \rangle$ will be applied to the part of the Finance in fee; a rebate will not be made unless the rebate amount is $ $1.00 \rangle$ or more.
Default and Late Charges. For each payment ma	ade $$ $$ $$ $$ $$ $$ $$ $$ $$ days or longer after its scheduled date, Customer will pay a late charge of $$ $$ $$ $$
	er is less. Customer will be liable for any expenses that Dealer may incur to insure Dealer essments, liens and encumbrances on the Property, if Customer fails to do so, together wit
interest at 10% a year from the time such expe	nses are incurred until they are paid. If payments are not made as agreed, or any other defau
	r's option, and without notice, declare the entire amount owing under this contract immed omer with a rebate of any unearned finance charge computed in the same way as for a prepa
ment. After any default Customer will be liable	e for the following reasonable costs of collection incurred: (1) reasonable amounts spent
repossessing, foreclosing, holding, preparing for	disposition, and disposing of the Security; (2) reasonable lawyers' fees, including any for third to collect the contract or to foreclose the mortgage or other Security and who are no
	ourt; (3) any court costs and disbursements set by a court.
ADDITIONAL DISCLOSURES UNDER STATE I	_AWCONSUMER PAPE
NOTICE: The seller (Dealer) intends to sell this c	ontract to U.S. National Bank of Oregon at Holly ward Branch.
Portland, Oregon	(mailing address), which, if it buys the contract, will become the own
	e of this contract, all questions concerning either terms of the contract or payments should in the contract of payments should be a contract or payments.
directed to the buyer of the contract at the addres	The analysis admirational as a complete as
	of this contract. Design Coy Mortgagor (Customer) & Dauglas a - Hieft
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
Contract Accepted By: IslanTerni Blas	Mortgagor (Customer) Vaugues a. Pher
Contract Accepted By: Western Blds (Deale	W DC-11
Contract Accepted By: Western Blas (Pealer By: Name and Title)	Mortgagor (Customer) Louch Hoals Mortgagor (Customer)
By: Name and Title)	Mortgagor (Customer) Kaich Hoats
By: Name and Title)	A DC-11-11

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