

(20) All powers and agencies granted in this instrument are coupled with an interest and are irrevocable by death or otherwise; and the rights and remedies provided in this instrument are cumulative to remedies provided by law.

(21) Borrower agrees that the Government will not be bound by any present or future laws, (a) prohibiting maintenance of an action for a deficiency judgment or limiting the amount thereof or the time within which such action must be brought, (b) prescribing any other statute of limitations, or (c) limiting the conditions which the Government may by regulation impose, including the interest rate it may charge, as a condition of approving a transfer of the property to a new Borrower. Borrower expressly waives the benefit of any such State laws.

(22) If any part of the loan for which this instrument is given shall be used to finance the purchase, construction or repair of property to be used as an owner-occupied dwelling (herein called "the dwelling") and if Borrower intends to sell or rent the dwelling and has obtained the Government's consent to do so (a) neither Borrower nor anyone authorized to act for Borrower will, after receipt of a bona fide offer, refuse to negotiate for the sale or rental of the dwelling or will otherwise make unavailable or deny the dwelling to anyone because of race, color, religion, sex or national origin, and (b) Borrower recognizes as illegal and hereby disclaims, and will not comply with or attempt to enforce any restrictive covenants on the dwelling relating to race, color, religion, sex, or national origin.

(23) This instrument shall be subject to the present regulations of the Farmers Home Administration, and to its future regulations not inconsistent with the express provisions hereof.

(24) Notices given hereunder shall be sent by certified mail, unless otherwise required by law, addressed, unless and until some other address is designated in a notice so given, in the case of the Government to Farmers Home Administration, United States Department of Agriculture, Portland, Oregon 97205 and in the case of Borrower at the post office address stated above.

(25) Upon the final payment of all indebtedness hereby secured and the performance and discharge of each and every condition, agreement and obligation, contingent or otherwise, contained herein or secured hereby, the Government shall request trustee to execute and deliver to Borrower at Borrower's above post office address a deed of reconveyance of the property within 60 days after written demand by Borrower, and Borrower hereby waives the benefits of all laws requiring earlier execution or delivery of such deed of reconveyance.

(26) If any provision of this instrument or application thereof to any person or circumstances is held invalid, such invalidity will not affect other provisions or applications of the instrument which can be given effect without the invalid provision or application, and to that end the provisions hereof are declared to be severable.

WITNESS the hand(s) of Borrower this 1st day of March, 19 82.

Genevieve N. Schadle
GENEVIEVE N. SCHADLE

ACKNOWLEDGMENT FOR OREGON

STATE OF OREGON)

COUNTY OF KLAMATH) ss:

On this 1st day of MARCH, 19 82, personally appeared the above-

named GENEVIEVE N. SCHADLE

and acknowledged the foregoing instrument to be HER voluntary act and deed. Before me:

(NOTARIAL SEAL)

[Signature]
Notary Public.

My Commission expires 2/4/85

AFTER RECORDING RETURN TO:

TRANSAMERICA TITLE
600 MAIN STREET
KLAMATH FALLS, OR 97601
ATTENT: JULIE JARRETT

The North Half of the West 183.75 feet of the West Half of the South Half of the North Half of the Southeast Quarter of the Southwest Quarter, of Section 1, Township 41 South, Range 10 East of the Willamette Meridian, Klamath County, State of Oregon.

EXCEPTING therefrom that portion lying within Third Street, Lincoln Street or the alley as set out in Deed recorded August 14, 1945 in Volume 196, page 433.

ALSO EXCEPTING therefrom a portion of the North Half of the Southeast Quarter of the Southwest Quarter of Section 1, Township 41 South, Range 10 East, Willamette Meridian, described as follows:

BEGINNING at a point which lies North along the Section line 825 feet from the Southwest corner of the Southeast Quarter of the South west Quarter of Section 1, Township 41 South, Range 10 East, W. M., which point is the Southeast corner of that certain parcel of land described in Deed Book 175, page 345, Records of Klamath County, Oregon; thence East 40 feet; which is the True Point of Beginning of the parcel of land herein described and lies on the East boundary line of a dedicated street; thence continuing East along a line parallel to the South line of the said Southeast Quarter of the Southwest Quarter, 135.75 feet to the West line of a dedicated alley, thence North along the West line of said Alley 62.5 feet; thence West, parallel to the South line of said Southeast Quarter of the Southwest Quarter; 135.75 feet, to the East line of the above mentioned Street; thence South along the East line of said Street 62.5 feet, more or less, to the POINT OF BEGINNING.

STATE OF OREGON; COUNTY OF KLAMATH; ss.

Filed for record at request of _____

this 1 day of March A.D. 19 82 at 3:40 o'clock P. and
duly recorded in Vol. M 82, of Mtgs on file 2570

Fee \$20.00

By EVELYN BIEHN County Clerk
Joyce M. Thure