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hereinafter called "Mortgagor"; and FIRST INTERSTATE BANK OF OREGON; N.A., a national banking association, hereinafter called "Mortgagee"; anual and the sense intergreen and internet in the sense of the sense review For value received by the Mortgagor from the Mortgagee, the Mortgagor has bargained and sold and does hereby grant, bargain, sell and convey unto Mortgagee, all the following described property situate in Klamath

to many count include ballings of their boyicars of trades one part that the regions brog out participation of a County, Oregon, to wit: The Southwesterly 20 feet of Lot 31 and all of Lot 32, West Park, according

to"the official plat thereof on file in the office of the County Clerk of ad brie Istuile th Southman of

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together with the buildings, improvements and fixtures now or hereafter situate on said premises, including, but not exclusively, all personal property used or intended for use for plumbing, lighting, heating, cooking, cooling, ventilating or irrigating, linoleum and other floor coverings attached to floors. d us sé dade Bangers (p. berne de portens de la protecta en ethe sub de la seconda a la constantion de la decim 6 or bTo Have and To Hold the same unto the Mortgagee, its successors and assigns, forevery of a first order of

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And the Mortgagor does hereby covenant to the Mortgagee that Mortgagor is lawfully seized in fee simple of the said real property, that Mortgagor is the absolute owner of the said personal property and that Mortgagor will warrant and forever defend the same against the lawful claims and

This conveyance is intended as a mortgage to secu

kept and performed, and to secure the payment of the su	ure performance of the covenants :	and agreements herein contained to be	
of a certain promissory note execute the payment of the su	m of \$_9,000.00	and interact three a	by the Mortgagor
of a certain promissory note executed by Mortgagor dat ments of not less than \$ 174,81	ed May 25, 1982	and interest thereon in accordan	ice with the tenor
	each including interest on the	payable to the order of Mc	ortgagee in install-
, 19 <u>_82</u> , until .	JUNE (1) 1002	udy or each mo	with commencing
· · · · · · · · · · · · · · · · · · ·		, when the balance then remaining unp	paid shall be paid

The Mortgagor does hereby covenant and agree to and with the Mortgagee, its successors and assigns: nores

1. That Mortgagor will pay, when due, the indebtedness hereby secured, with interest, as prescribed by said note, and all taxes, liens and utility charges upon said premises or for services furnished thereto.

2. That Mortgagor will keep the real and personal property hereinabove described in good order and repair and that if any of the said property be damaged or destroyed by any cause, Mortgagor will immediately reconstruct or repair the same so that, when completed, it shall be worth not less than the value thereof at the time of such loss or damage; provided, that if such loss or damage shall be caused by a hazard against which insurance is carried, the obligation of the Mortgagor to repair or reconstruct shall not arise unless the Mortgagee shall consent to the application of insurance pro-

3. That Mortgagor will, at Mortgagor's own cost and expense, keep the mortgaged property insured under an Oregon standard fire insurance policy or equivalent, issued by an insurer acceptable to Mortagee, with extended coverage, to the full insurable value of the property, with loss payable to Mortgagee as its interest may appear. At least five (5) days prior to expiration of any policy. Mortgagor will deliver to Mortgagee satisfactory evidence of the renewal or replacement of the policy. The insurance or a certificate of coverage shall be delivered to Mortgagee. Mortgagee may, at its option, require the proceeds of any insurance policies upon the said premises to be applied to the payment of the indebtedness hereby secured

That Mortgagor will execute or procure such further assurance of his title to the said property as may be requested by the Mortgagee.

5. That Mortgagor will pay when due all amounts required to be paid under the terms and conditions of any other mortgage(s) or deed(s) of trust on the property described herein and the note(s) secured thereby.

6. That Mortgagor will not transfer his interest in the mortgaged property, or any part thereof, whether or not the Transferee agrees to assume or pay the indebtedness secured hereby.

That in case the Mortgagor shall fail to perform any of the acts herein required to be performed, the Mortgagee may, at its option, but without any obligation on its part to so do, and without waiver of such default, procure any insurance, pay any taxes or liens or utility charges, make

any repairs, or do any other of the things required, and any expenses so incurred and any sums so paid for any said purposes shall: (i) bear interest from the day the same were incurred to the date of payment at the rate of the loan which was evidenced by the promissory note described above, or any renewals or extensions thereof; (ii) at mortgagee's option be payable on demand or be added to the balance on the loan described above and be apportioned among and payable with installment payments to become due during either the term of the applicable policy or the remaining term 고일 12-81

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