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ortgagor or subsequent owner may pay all or any part of the loan at any time without penalty.

as prescribed by Ord 401.010 from case of such transfer.

This note is secured by a mortgage, the terms of which are made a part hereof.

Dated at ...Klamath Falls, Oregon

This mortgage is given in conjunction with and supplementary to that certain mortgage to the State of Oregon, dated JUNE 18, 1980 - 15 and recorded in Book M-80 page 11344 Mortgage Records for Klamath which was given to secure the payment of a note in the amount of a Twenty Seven Thousand Five Hundred Fifty and no/100

Incide date of the last payment shall be on or before

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.

the continued and adjusting a least spot extent to our by planns in the continued to a specific and this mortgage is also given as security for an additional advance in the amount of \$6.,065.00 , together with the balance of indebtedness covered and this mortgage is also given as security for an admittonal savance in the amount of savance is the first of the savance in the previous rote, and the new note is evidence of the entire indebtedness rip of collection whom for investigation and the remarks as a savance with the previous rote, and the new note is evidence of the entire indebtedness rip of collection whom for investigation and the savance with t

The mortgagor covenants that he owns the premises in fee simple, has good right to mortgage same, that the premises are free covenant shall not be extinguished by foreclosure, but shall run with the laims and demands of all persons whomsoever, and this MORTGAGOR FURTHER COVENANTS AND AGREES

1. To pay all debts and moneys secured hereby;

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 To allow the Representatives of the Director of Veterans' Affairs of Oregon to make reasonable inspection of the premises during the life of the loan; 3.
- Not to permit the buildings to become vacant or unoccupied; not to permit the removal or demolishment of any buildings to make reasonable inspection of the premises during the life of the loan; 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 Not to permit the cutting or removal of any timber except for his own domestic use; not to commit or suffer any waste; 6.
- Not to parmit the use of the premises for any objectionable or unlawful purpose;
- Not to permit the use of the premises for any cojectionance or immawing purpose.

 Not to permit any tax, assessment, lien, or encumbrance to exist at any time; if mortgagee is required to defend against a lawsuit to foreclose a lien or encumbrance, mortgagee may add any attorney fees or costs incurred to the principal, to bear interest as provided in the note; if mortgagee pays any liens, taxes, assessments or other, encumbrances, such payments may also be added to the principal, to bear interest, as provided in the note; 8.
- neems, taxes, ascosments or other encumprances, such payments may also be added to the principal, to bear interest as provided in the note; and have a provided in the note; as provided in the note; and add same to the principal, each of the advances to bear interest as provided in the note;
- To keep all buildings unceasingly insured during the term of the mortgage, against loss by fire and such other hazards in all premiums; all such insurance shall be satisfactory to the mortgage; to deposit with the mortgage all such policies with receipt the period of redemption expires; such other hazards in such company or companies h policies with receipts showing payment in full of force by the mortgagor in case of foreclosure until

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- on bisantines, relations to a function per lungs for one to the tour feets, manufactor and Mortgages shall be entitled to all compensation and damages received under right of emit bis applied upon the indebtedness indirect question has been expense to manufactor feetunes because per curity voluntarily released, same to
- 10. Not to lease or rent the premises, or any part of same, without written
- The borrower must obtain prior written consent from the Director to transfer ownership or possession of projectly that is security for a loan obtained from the Department of Veterans' Affairs. Where such consent is given, borrower must promptly notify mortgages in writing of a transfer of ownership of the premises or any interest in same, and furnish a copy of the instrument of transfer 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 draw interest at the rate provided in the note and all such expenditures shall be immediately repayable by the mortgagor without 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 mortgage 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 and the mortgagee shall are the respective parties to collect same and the mortgagee shall are the respective parties beginning to the profit of the respective parties herein shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties herein.

It is distinctly understood and agreed that this note and mortgage are subject to the provisions of Article XI-A of the Oregon Constitution, ORS 407.010 to 407.210 and any subsequent; amendments thereto and to all rules and regulations which have been issued or may hereafter be issued by the Director of Veterans' Affairs pursuant to the provisions of ORS 407.020.

applicable herein. masculine shall be deemed to include the feminine, and the singular the plural where such connotations are This markener is given in construct an articular applicamentary to the corrept markener to the State of Gregon, dat. a. define 16. 1930-----

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