TA-25916

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Vol. 1483 000 5107

WHEN RECORDED MAIL TO

KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION 540 MAIN STREET KLAMATH FALLS, OREGON 97601

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED OF TRUST
THIS DEED OF TRUST is made this
Lot 1, Block 28, FIFTH ADDITION TO KLAMATH RIVER ACRES, in the County of Klamath, State of Oregon.
**Adjustable Rate Loan Rider made a part herein.

which has the address of ...15333 Greenwing Loop Keno Keno Oregon 97627 (herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate if this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To Secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated. April 5th, in accordance herewith to protect the security of this Deed of Trust; and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS. BOFFOWER and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the headness evidenced by the Note prenayment and late charges as provided in the Note and the principal of and interest of the note. 1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Deed of Trust.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender. Borrower shall pay

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note. Until the Note is paid in full. Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from the property.

time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds, analyzing said account Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds. Lender by this Deed of Trust.

The Funds are pledged as additional security for the sums secured

his Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to due dates of taxes, assessments, insurance premiums and around rents, shall exceed the amount required to pay said taxes. If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, promptly repaid to Borrower or credited to Borrower on monthly installments of Funds, at Borrower's option, either Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed to Borrower is mailed.

Dorrower snan pay to Lender any amount necessary to make up the deniency within 30 days from the date nonce is maked.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds shall apply, no later than immediately prior to the sale of the Property is sold or the Property is otherwise acquired by Lender, Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender, Lender under paragraphs 1 and 2 hereof, then to interest applied by Lender first in payment of amounts payable to Lender under the property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, in the 4. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any, in the to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the Borrower shall promptly discharge any lien which has priority over this Deed of Trust; provided, that Borrower shall not be a Borrower shall agree in writing to the payment of the obligation secured by

Borrower shall promptly discharge any lien which has priority over this Deed of Trust; provided, that Borrower shall not be such lien in a manner acceptable to Lender, or shall in good faith contest such lien by, or defend enforcement of the obligation secured by and in such amounts and for such periods as Lender may require; provided, that Borrower shall keep the improvements now existing or hereafter erected on the Property or any part thereof.

The insurance carrier providing the insurance shall be chosen by Borrower shall not require that the amount of part of the payment of the lien or forfeiture of the Property or any part thereof. The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof. Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promythy

Borrower.
Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of Property damaged provided such restoration or repair is economically feasible and the security of this Deed of Trust is Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Deed of Trust is be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Deed of Trust would be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Rorrower fails to respond to Lender within 30 days from the be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing any such application of proceeds to restoration or repair of the Property

Or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of in and to any insurance policies and in and to the Property is acquired by Lender, all right, title and interest of Borrower acquisition.

distriction.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower the Property in good renair and shall not commit waste or permit impairment or deterioration of the Property. 6. Preservation and Maintenance of Property; Leaseholds: Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condensition of the Property and the development of Roseover's obligations under the development. and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration condominium or planned unit development, and constituent documents. If a condominium or planned unit development the incorporated into and shall amend and supplement the covenants and agreements of such rider were a part hereof.

were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a hankrupt or decedent, then Lender's option, upon notice to Borrower, may make such appearances, disburse such including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such action as is necessary to protect Lender's interest, including, but not limited to, disbursement condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required mortgage insurance as a manner provided under paragraph 2 hereof.

Borrower shall pay the amount of all mortgage insurance premiums in the

Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional amounts shall be payable upon notice from Lender to Borrower and Lender agree to other terms of payment such date of disbursement at the rate payable from time to time on outstanding payment thereof, and shall bear interest from the permissible under applicable law, in which event such amounts shall bear interest at the highest rate payable from the paragraph 7 shall require Lender to incur any expense or take at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take

action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided Lender shall give Rorrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's 8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property. provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned

and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Deed of Trust. with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Deed of Trust immediately prior to the date of taking hears to the fair modest value of the Property instances by this Deed of Trust immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend our postpone the due date of the monthly interlement referred to increase the proceeds to principal shall not extend

or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of

such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Portray and Description of the sums secured by the liability of the original Portray. the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums

secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. Forbearance by Lender Not a Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's

right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

12. Remedies Cumulative. All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to

interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. Uniform Deed of Trust; Governing Law; Severability. This form of deed of trust combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision. and to this end the provisions of the Deed of Trust and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Deed of Trust at the time

of execution or after recordation hereof.

17. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Deed of Trust and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period. Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof

Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

18. Acceleration; Remedies. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall mail notice to Borrower as provided in paragraph 14 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender s! '! be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law. After the lapse of such time as may be required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or Lender's designee may purchase the

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured

by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

19. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the fifth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 18 hereof. including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums

5110 secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred. 20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable. Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender, in person, by agent or by rents of the Property including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received. receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to full reconveyance of the Property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby.

22. Reconveyance. Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any.

23. Substitute Trustee. In accordance with applicable law. Lender may from time to time remove Trustee and appoint 23. Substitute Trustee. In accordance with applicable law, Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

24. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes.

25. Attorney's Fees. As used in this Deed of Trust and in the Note, "attorney's fees" shall include attorney's fees, if In Witness Whereof, Borrower has executed this Deed of Trust. ELDEN L. MYERS

—Borrower

DONA L. MYERS

—Borrower

—Borrower On this. 5th day of April 1983, personally appeared the above named Elden L. Myers and Dona L. Myers and acknowledged the foregoing instrument to be their .... voluntary act and deed. My Commission expires: //-/Z-80 REQUEST FOR RECONVEYANCE TO TRUSTEE: The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together

with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date:....

## ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

If the interest rate changes, the amount of bottomer states in the interest rate will result in lower payments. Creases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.  B. LOAN CHARGES  It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the and that law is interpreted so that the interest or other loan charges collected from Borrower which exceeding the principal own of the security of reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeding the principal own of the sums are considered from Borrower which exceeding the principal own of the sums secured by this Security Instrument are subject to a lien. If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien. If Lender determines that all or any part of the sums secured by this Security Instrument or shall promptly shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.  D. TRANSFER OF THE PROPERTY  If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.  By signing this, Borrower agrees to all of the above.  With a limit on the interest rate adjustments during the life of the loan of plus or minus three (+/- 3.00) percentage points.  ELDEN T. MYERS MYERS MYERS MYERS MYERS	be deemed to amend and supplement the Mortgage, Deed of Interior Process Note to Michael Process of the same date given by the understayined the "Borrower") to secure Borrower's Note to Michael Process of Note to Note t	•		
ment") of the same date given by the undersigned KAMMATH REST REPURS 13.5 MYNOS AND (DAN) ASSOCIATION.  KAMMATH REST REPURS 13.5 MYNOS AND (DAN) ASSOCIATION.  (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at 15.3.3. Gregoryland. 2009. (Note). (Note	ment") of the same date given by the underspand SAMINSA AND SAMINSA SAMINS	be deemed to amend and supple	ement the Mortgage, Deed o	1) I Tust, of Deed to Beedle Deed (and I)
the "Lender" of the same date (the "Note") and covering the property darkness and located at 18333. Greenwing. Looper, Kengon. Oregion. 27627.  **Property Address**  Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:  A. INTEREST RATE AND MONTHLY PAYMENT CHANGES.  The Note has an "Initial Interest Rate" of 1.4.%. The Note interest rate may be increased or decreased on the 1.5.1. day of the month beginning on .5ept.combex	the "Lender") of the same date (the "Note") and covering the property dedries located at 1533.3 GreenvLing Locate. Property Address  Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:  A. INTEREST RATE AND MONTHLY PAYMENT CHANCES. The Note has an "initial Interest Rate" of 1. 5. The Note interest rate may be increased or decreased on the 1.95. day of the month beginning on 5. The Note interest rate may be increased or decreased on the 1.95. day of the month beginning on 5. The Note interest rate index called the "index". The Index is the 1.25. day of the month beginning on 5. Per Note in the Index and the Index is the 1.25. day of the month beginning on 5. Per Note in the Index and the Index is the 1.25. day of the month beginning on 5. Per Visually Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.  (2)	ment") of the same date given by	the undersigned (the Bollo	N
Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:  A INTEREST RATE AND MONTHLY PAYMENT CHANGES  A INTEREST RATE AND MONTHLY PAYMENT CHANGES  The Note has an "Initial Interest Rate" of 2, %. The Note interest rate may be increased or decreased on the 1.8 k, day of the month beginning on Seption 19.84. and on that day of the month every 1.2. months thereafter.  Changes in the interest rate are governed by changes in an interest rate index called the "Index". The index is the: (Check one box to indicate index.)  (1) 28 ""Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.  (2) 11 (2) 12 ""Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board.  (2) 12 "The interest rate of the state of	Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:  A. INTEREST RATE AND MONTHLY PAYMENT CHANGES  The Note has an "Initial Interest Rate" of 1.4.2. %. The Note interest rate may be increased or decreased on the 1.5t. day of the month beginning on 5.5t. days of Previously Occupied Homes, National Average for all Major (1) 8.4 "Contracts of the State of Previously Occupied Homes, National Average for all Major Types of Lenders' published by the Federal Home Loan Bank Board.  (a) 8.4 "Contracts of the State of Previously Occupied Homes, National Average for all Major Types of Lenders' published by the Federal Home Loan Bank Board.  (b) 1.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (c) 1.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (c) 2.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (d) 3.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (e) 2.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (e) 3.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (f) 4.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (g) 2.5t. days of Lenders' published by the Federal Home Loan Bank Board.  (g) 2.5t. days of Lenders' published by the Security Instrument will clear the West of Lenders' the Lenders' Lenders' the Lenders' the Lenders' the Loan World Lenders' the Lenders' the Lenders' the Loan Bank Board.  (g) 2.5t. days of Lenders' the			
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C. PRIOR LIENS  If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.  D. TRANSFER OF THE PROPERTY  If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.  By signing this, Borrower agrees to all of the above.  With a limit on the interest rate adjustments during the life of the loan of plu or minus three (+/- 3.00) percentage points.  ELDEN I. MYERS  BONA I. MYERS  BONA I. MYERS  STATE OF OUTCOM; COUNTY OF KLAMATH; ss.  ELDEN I. MYERS  STATE OF OUTCOM; COUNTY OF KLAMATH; ss.	If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien if Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly set with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument.  D. TRANSFER OF THE PROPERTY  If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17.  By signing this, Borrower agrees to all of the above.  With a limit on the interest rate adjustments during the life of the loan of plus or minus three (+/- 3.00) percentage points.  ELDEN I MYERS  Borrower  STATE OF 0.00N; CODETY OF KLAMATH; ss.  Elded for record  Listen document of the security Instrument and Forms a	owed under the Note or by i	naking a direct payment to I	Borrower.
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With a limit on the interest rate adjustments during the life of the loan of plu or minus three (+/- 3.00) percentage points.  ELDEN I. MYERS  —Borrower  STATE OF OUTCOM; COUNTY OF KLAMATH; ss.  E'ed for record .  bis5th day of April A.D. 12.83 gt 3:41 to the life of the loan of plu or minus three (+/- 3.00) percentage points.  (Seal)  —Borrower	By signing this, Borrower agrees to all of the above.  With a limit on the interest rate adjustments during the life of the loan of plus or minus three (+/- 3.00) percentage points.  ELDEN I. MYERS  —Borrower  STATE OF O.COCN; COUNTY OF KLAMATH; ss.  Eled for record  his5th day of April A.D. 12 83 at 3:41 dis P  duly recorded in Vol. M83  - Myer and State of in no box is checked or if no box is that keet, and Lender and Borrower to not otherwise agree in writing, the first Index named will apply.  ADJUSTABLE RATE LOAN RIDER—6/81-HHMC UNIFORM INSTRUMENTYN BIEHN, County at A4295-4 SAF Systems and Forms  By  ALL ALL STATE OF O.COCN.	torost rate change (if there is	a limit), or (3) a change in the	e Base Much figure, or all the
With a limit on the interest rate adjustments during the life of the loan of plu or minus three (+/- 3.00) percentage points.  ELDEN I. MYERS  —Borrower  STATE OF OUTCON; COUNTY OF KLAMATH; ss.  Eled for record  hissth day of April A. D. 12.83 at 3:41 d. P. d.	With a limit on the interest rate adjustments during the life of the loan of plus or minus three (+/- 3.00) percentage points.  ELDEN L. MYERS  —Borrower  STATE OF O. COON; COUNTY OF KLAMATH; ss.  Eled for record .  his5th day of April A.D. 1283 at 3:41 depth P depth of the loan of plus of the loan of	waiving the option to accele	erate provided in paragraph	e.
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duly received in Vol. Most constructed, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.  * If more than one box is cheeked or if no box is threeted, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply.  * If more than one box is cheeked or if no box is threeted, and Forms  * If more than one box is cheeked or if no box is threeted, and lender and Borrower do not otherwise agree in writing, the first Index named will apply.  * If more than one box is cheeked or if no box is threeted, and Forms  * If more than one box is cheeked or if no box is threeted, and Index named will apply.  * If more than one box is cheeked or if no box is threeted, and I lender and Borrower do not otherwise agree in writing, the first Index named will apply.  * If more than one box is cheeked or if no box is threeted, and I lender and Borrower do not otherwise agree in writing, the first Index named will apply.	20.00 By Company	duly recertified  • If more than one box is checked of	IN VOLM83 or if no box is thucked, and Lender and in BIDER_closs culture liniform in	Borrower do not otherwise agree in writing, the first Index named will apply.  STRIMENTYN BIEHN, COULTY 51: 44295-4 SAF Systems and Forms
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