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~ 1			of th	is Contract)	ui iyaye (aiso see "Ir	istructions t	o Dealer" at bottom	
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Signature of Cu	N/Astomer		6. Servi	ce Charge (al	SO DUT this figure in	the EIMAN	CE CHARGE	s <u>6000=</u>
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Mortgage. By siç Oregon, includin	ning this cont g all improven	ract I grant to Cred nents and addition	itor a mortgage	on the followi	ng "Property" in 🔏	1AM	·····	S/0,829,2 County, State
The ER.	st 150	feet of 207	7, PIEL	DMOINT A	n: HEIGHT?			- Jounty, Old(
The Mortgage ser	cures the nave	ant of the Time D. I						na star
a default under ti	his contract th	e mortgage may b	ance shown in ite e foreclosed and	em 7 of the Bre the Property	akdown above plus sold to pay this co	all other su	ms owing under th	is contract. Af
Disclosures Under	「いい」 「こう かきれい」 かい					111 au		nen da Kanada
ANNUAL PE	RCENTAGE	FINANCE CHARG	F Amour	It Financed		· · · · ·		<u> </u>
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TERMS AND CONDITIONS

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Rebate of Unearned Service Charge. Customer may prepay the entire amount owing under this contract at any time and receive a rebate of unearned

Rebate of Unearned Service Charge. Customer may prepay the entire amount owing under this contract at any time and receive a rebate of unearned service charge computed as follows: (1) If Customer signed this contract before October 1, 1982, and the entire amount owed under this contract is voluntarily prepaid before the scheduled date of the final payment, whether by cash, refinancing, or otherwise, Customer will receive a rebate of unearned service charge for the following way: Creditor will deduct and retain from the service charge in acquisition fee of \$10 if the Cash Sale Price is \$100.01 to \$250, \$25 if the Cash Sale Price is \$250.01 to \$500 or \$50 if the Cash Sale Price is more than \$500; the rule of 78's will be applied to the part of the service charge that remains after deducting the acquisition fee; a rebate will not be made unless the rebate amount is \$1 or more.

Price is more than \$500; the rule of 78's will be applied to the part of the service charge that remains after deducting the acquisition fee; a rebate will not be made unless the rebate amount is \$1 or more. (2) If Customer signed this contract on or after Cctober 1, 1982, and the entire amount owed under this contract is voluntarily prepaid before the scheduled date of the final payment, whether by cash, refinancing, or otherwise, Customer will receive a refund credit of the unearned portion of the percent of the amount of the refund credit shall be not less than the total service charge contracted for to maturity, less the greater of: (a) ten contract to the actual principal balances outstanding for the periods of time the balances were shall be considered to be nearest if prepayment occurs 15 days or less after that instalment due date preceding the date of prepayment occurs in the date of prepayment occurs in the the scheduled payment due date, the next succeeding instalment due date shall be considered to be nearest to the scheduled payments the actuarial method, by which each scheduled payment is applied first to the accuration of the principal balance. When the amount of the refund credit first to the actuarial method, by which each scheduled payment is applied first to the accuration of the principal balance. When the amount of the refund credit is applied to reduction of the principal balance. When the amount of the refund credit is applied to reduction of the principal balance. When the amount of the refund credit is applied to reduction of the principal balance. When the amount of the refund credit first to the accuration of the principal balance. When the amount of the refund credit is applied to reduction of the principal balance. When the amount of the refund credit is applied to reduction of the principal balance. When the amount of the refund credit is less than \$2, no refund will be made.

(3) If payments are not made as agreed, or any other default under this contract occurs. Creditor may at Creditor's option and without notice, declare the entire amount owing under this contract immediately due, in which case Creditor will credit the contract with a rebate of any unearned service charge, computed in the same way as stated in (1) or (2) above, for a voluntary prepayment, as applicable.

Events of Default/Foreclosure. The following are events of default under the mortgage: (1) Customer fails to make any payment on this contract when due; (2) Customer fails to insure the Property with Fire and extended coverage insurance and keep the Property in good order and repair; encumbrances which might take priority over this nortgage when they are due. After a default and subject to customer's right of redemption and other rights under law, the mortgage may be foreclosed and the Property sold to pay this contract.

Right After Default. Customer will be liable for any expenses that Creditor may incur to insure Creditor's interest in the Property and to pay off taxes, assessments, liens and encumbrances on the Property, if Customer fails to do so, together with interest at 12% a year from the date such expenses option, and without notice, declare the entire amount owing under this contract immediately due. After any default Customer will be liable for the disposing of the Property; (2) reasonable lawyers' fees, including any for appeals that are paid or owed to lawyers who are hired to collect the entire disposition, and who are not Creditor's salaried employees, or that are set by a court; (3) any court costs and disbursements set by a court.

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day of October 1983_, before me personally appeared ALAN C, witness, who is personally known to me to be the same person whose name is subscribed to the foregoing instrument as a witness thereto.= being duly sworn by me, stated that -he resides in IACKAMAS - he County, Oregon; that ---- he was present and saw Earl Hic KMAN and Lois signers of the foregoing instrument as parties thereto, sign and deliver the same and he heard them acknowledge that they executed the same, Hickman , personally known to be the and that _he, the witness, thereupon signed as a witness thereto at the request of said _Far Hickman and Lois F Kmen Notary Public for Oregon My Commission expires: 1CH 185 え 11 CREDITOR (CONTRACTOR'S) CERTIFICATE OF COMPLETION I hereby warrant that all materials and supplies listed on the face hereof or on any exhibits hereto have been furnished and paid for and that all laborers and subcontractors have been paid or will be paid promptly. I further certify that the writing on the face hereof, as supplemented by any misrepresented. Date Signed 10-27-83 Creditor Western Builders Design Corp Title Sec Βy -ENDORSEMENT AND ASSIGNMENT The undersigned Creditor hereby sells, endorses, and assigns the contract, assigns the mortgage, and conveys all the Creditor's right, title and interest in the Property to United States National Bank of Oregon. 19115A Creditor represents and warrants that the within agreement is valid and enforceable against Customer, and that there is unpaid thereon the full amount represented as being owing thereon, which amount is not and will not be subject to any defense, setoff or counterclaim whatsoever, or want of legal capacity on the part of Customer. Creditor shall indemnify and hold harmless the Assignee against all claims and defenses, whether valid or invalid, relating to labor, materials, and supplies purchased by Customer or acts or omissions of Creditor including, without limitation, any based on the Federal Consumer Credit Protection Act or other state or federal law. STATE OF OREGON estern Builders Design Corp SS. County of Multwomph anh Ø Before me appeared the within-named and acknowledged the foregoing instrument to be voluntary act and deed. Notary Public for Oregon My commission expires: C ia sabari ē 2 Witness my hand and seat of County affixed Page County of STATE OF OREGON the Attention 3 certify that H 00: 3 <u>o</u>k ŗ UNITED STATES NATIONAL BANK F the o'clock AFTER RECORDING RETURN (4) (2) (2) within instrument Record of Mortgages of said Klamath Ċ P.M. and 4 g day of_ Mortgag ÷.

(Recorder)

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