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mortgages to the STATE OF OREGON, represented and acting by the Director of Veterans' Affairs, pursuant to ORS 407.030, the following described real property located in the State of Oregon and County of Klamath US 1074 SE TENE Lot I in Block 2 of CHIA PARK, according to in in the office of the County Clerk of Klamath County, Oregon. 74 147 Post 1252) -- the 25 del 6t -- 23-15

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Lot 1 in Block 2 of CHIA PARK, according to the official plat thereof on file

together with the tenements, hereditaments, rights, privileges, and appurtenances including roads and easements used in connection with the premises; electric wiring and fixtures; furnace and heating system, water heater, fuel storage receptacles; plumbing, ventilating, water and irrigating systems, pumps, sinks, air conditioners, refrigerates, freezers, dishwashers; and all fixtures now or hereafter installed in or on the premises; and ventilating or hereafter planted or growing hereon; and any replacements of any one or more of the foregoing items, in whole or in part, all of which are hereby declared to be appurtenant to the land, and all of the rents, issues, and profits of the mortgaged property;

to secure the payment of Fourteen thousand four hundred fifty one and no/100-(s. 14,451.00 ), and interest thereon, and as additional security for an existing obligation upon which there is a balance owing of Forty eight thousand two hundred forty eight and 66/100 \_\_\_\_ Dollars (\$48,248.66). 

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The mortgagor or subsequent owner may pay all or any part of the loan at any time without penalty. Sensite de la companya del companya de la companya della companya

This mortgage is given in conjunction with and supplementary to that certain mortgage to the State of Oregon, dated February 23, 19, 8 and recorded in Book M81 3261	
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and recorded in Book M81 3261 Mortgage Records for Klamath:  which was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure the payment of a note as the secure and recorded in Book was given to secure and recor	
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and this mortgage is also given as security for an additional advance in the amount of \$.17,451,00, together with the balance of indebtedness covered by the previous note, and the new note is evidence of the entire indebtedness.

The mortgagor covenants that he owns the premises in fee simple, has good right to mortgage same, that the premises are free from encumbrance, that he will warrant and defend same forever against the claims and demands of all persons whomsoever, and this covenant shall not be extinguished by foreclosure, but shall run with the land.

## MORTGAGOR FURTHER COVENANTS AND AGREES:

- 1. To pay all debts and moneys secured hereby:
- 2: 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 or improvements now or the parties hereto;
- 4. Not to permit the cutting or removal of any timber except for his own do
- 5. Not to permit the use of the premises for any objectionable or unlawful purpose;
- Not to permit any tar, assessment, hen, 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;
- 7. Mortgageo is authorized to pay all real property taxes as as provided in the note: ed against the premises and add same to the principal, each of the advan
- as provided in the note:

  To keep all buildings uncersions in the pressure against the premises and add same to the principal, each of the advances to bear interest. To keep all buildings uncersingly insured during the term of the mortgage, against loss by fire and such other hazards in such company or companies and in such an amount as shall be satisfactory to the mortgage; to deposit with the mortgage all such policies with receipts showing payment in full of the period of redemption expires.

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 sems, and farmish a copy of the instrument of transfer. Transferse shall pay interest as prescribed by ORS 407.070 on all payments the from the date of transfer.

12. The belance of this loan is immediately due and poyable in full upon the second sale or other transfer of all or part of the property securing this ions after July 1, 1983. However, the surviving propose, unremarried former spouse, surviving child or expected of the original borrower, or to a veteran eligible for a loan under ORS 407.010 to 407.210 and Article XI-A of the Original Constitution does not count as a cale or transfer for purposes of the provisions of this paragraph.

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 compilance 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 of 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 mortgagee 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.

The covenants and agreements herein shall extend to and be binding upon the heirs, executors, administrators, successors and assigns of the respective parties hereto.

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.

WORDS: The masculine shall be deemed to include the feminine, and the singular the plural where such connotations are applicable herein.

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IN WITNESS WHEREOF, The mortgagors have set their hands and	d seals this 25th day of July	. <u></u> 84
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