4000 -	Por	WER & LIGHT COMPAN VOL. SW Sixth Avenue Iland, OR 97204	My Page 1930
43204	HOME INSULATION PRO	DMISSORY NOTE AND MORTG	AGE
D			No. Barriero Barriero Alterregia de la constante de la
Borrowers (Names and Address) Saramma Devasia and T	homas Joseph Kallor	Date: <u>Augus</u>	<u>st 16, 1984</u> 145010-3 136-2145002-7
6203 Pinto Court	A REAL PRODUCTS	Acct # 136-2	145012-3 136-2145001-8
Klamath Falls, Oregon		W.O. #	
ANNUAL	FINANCE CHARGE	SURE STATEMENT Amount Financed	Total of Payments
PERCENTAGE RATE The cost of your credit as a	The dollar the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments
yearly rate. 6.5 %	\$ 578.20	\$ 1,595.00	as scheduled. \$ 2,173.20
You have the right to receive at the	s time an itemization of the Amoun	4	
Your payment schedule will be:			
Number of Payments	Amount of Payme		ayments are Due
118	\$18.11 \$18.11	October 15, 198 Due on the 15 ay of ea	4 First Instalment Due Dat ch month.
Sale or Transfer. If you soll or or	\$18.11	September 15, 1 you will have to pay the remaining balar	Einal Instalment Due Dat
Prepayment: If you pay off early,	you will not have to pay a penalty.		nce in full.
Security Interest: You are giving	a security interest in the goods bein	g purchased and your real property.	
and prepayment refunds and penal	ties.	ut nonpayment, default, any required re	payment in full before the scheduled d
As consideration for this promisson adependent contractors chosen by F	bry note, Pacific Power & Eight Con	npany ("Pacific") will loan Borrowers the	Amount Financed for Borrowers' payn
roperty which Borrowers own or are t	Uving on a recorded contract and w	which has the following Logal Depariation	ⁿ goods of services will be for the fo
		Falls, Oregon) Lot 12, County of Klamath, State	
ervices comply with Pacific's standard	le a la contra de la	to the bollowers upon a delier a determ	mation that the installed insulation good
Each Borrower promises to pay to e made in monthly instalments begin	the order of Pacific at its office at ining on the First Instalment Due D	920 SW 6th Avenue, Portland, Oregon ate and continuing on the same day of full amount of the balance owing prior	97204, the Total of Payments. Paymer
gal or equitable interest in any par	I Borrowers shall pay to Pacific the	full amount of the balance owing prior n nonpayment of any amount due un	to the sale or transfer for consideration
Borrowers shall notify Pacific in i	writing of the sele as transfer t	a and a second	
efore the expected sale or transfer	The notice must include the come	of the Dens know that there will be such	i sale or transfer, and not later than one
articipating in the transaction. Borrow bligations owing under this contract fr	ers authorize Pacific to contect an	company who is acting as a closing a	gent for the sale or transfer or is oth the and direct such persons to pay Pacit
Payment may be made in advance	in one emerged with a door portoon	owe to borrowers.	
Dilection, Pacific may recover reasona aid within fifteen days in the amount c	ble costs and attorney's fees at tria	e <u>due and payable without notice or</u> de I and on appeal. In addition, Borrowers	mand. If this note is given to any attorn shall pay a late charge on any instalme
ECURITY INTEREST AND M	ORTGAGE and mortgage of the insulated prope		
Durrenances improvements and five	tures thereto. This mortance shall	with the power of sale the Insulated	Property together with all present and
popurtenances, improvements, and fix llowing dates: (1) the date on which ullable interest in any part of the los	any legal or equitable interest in	with the power of sale the Insulated in take effect until that date which is any part of the Insulated Property is tra	insierred; (2) the date on which any le
purtenances, improvements; and fix portenances, improvements; and fix llowing dates: (1) the date on which utilable interest in any part of the Ins ortgage, judgment or land sale contra fany mortgage, judgment or other	any legal or equitable interest in a ulated Property is created which do act; (3) the date on which any action er encumbrance on the low date in	with the power of sale the Insulated not take effect until that date which is any part of the Insulated Property is tra- es not exist as of the date of this contre n or suit is filed to foreclose or recover	one day prior to the earliest to occur insferred; (2) the date on which any leact, including without limitation any deed
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