Husband and Wife

motigness 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

As described in the attached Exhibit "A' and by reference made a part hereof:

Exhibit "A"

A portion of the NEWSEW Section 25, Township 24 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, more particularly described as follows:

Beginning 440 feet West of the Northeast corner of the Southeast Cuarter of Section 25, Township 24 South, Range & East of the Willamette Meridian; thence West along the North line of the SEX willamette Meridian; thence West along the North line of the SEX of Section 25, Township 24 South, Range 8 East of the Willamette Meridian 199 feet; thence South parallel with the East line of the SEX of Section 25, Township 24 South, Range 8 East of the Willamette Meridian 175 feet; thence East parallel with the North line of the SEX of Section 25, Township 24 South, Range 8 East of the Willamette Meridian 104 feet; thence Easterly along the North line of Elk Drive of the River West Subdivision in the NEX of the SEX of Section 25, Township 24 South Range 8 East of the Willamette Meridian to a point Township 24 South, Range 8 East of the Willamette Meridian to a point directly South of the point of beginning; thence North parallel with the East line of the SE% of Section 25, Township 24 South, Range 8 East of the Willamette Meridian to the true point of beginning.

Together with the following described mobile home, which is firmly affixed to the property: Moduline/Westwind 24×40 1973 Serial No. 3241 X#92277

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interest from the date of initial dish	reement by the State of Oreg	gen, at the rate of	Dollars (\$	
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the ad valurem taxes for each succe interest and advances shall be fully	saive year on the premises paid, such payments to be a	described in the mortgage pplied first as interest on Echronary	, and continuing until the full an the unpaid principal, the remain 2001	der on the principal.
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from encumbrance, that he will we covenant shall not be extinguished	d by iornelosure, but shall run w	th the laid.	

- ntatives of the Director of Veterans' Affairs of Oregon to
- gs to become vacant or inoccupied; not to permit the removal or demolishment of any buildings or same is good repair, to complete all construction within a reasunable time in accordance with any agr

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to secure the payment of Eight	holicand for in part, all of the mortgaged property;
8.461.00	thereon, and as additional security for an existing obligation upon which there is a bala sand is six hundred ninety-five dollars & 61/100
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The thousand the state of the s	thereon, and as additional security for an existing obligation upon which there is a bala said six hundred ninety-five dollars & 61/100 pollars (\$ 25,695,
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n n	The mortgager covenance that he owns the premises in fee simple, has good right to mortgage same, that the premises are free encumbrance, that he will warrant and defined same forever against the claims and demands of all persons whomsoever, and this MORTGAGOR FURTHER COVENANTS. AND A second course in the land.
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inty part of same, without written consent of the mortgages;

seems from the Director to transfer ownership of possession of property that is security for a loan obtained same transfer of property mortgages in writing of a transfer of ownership as copy of the trastrument of transfer of transferred shall pay interest as prescribed by ORS 407,070 on the pill other respects this mortgage shall remain in full force and effect.

The mortgage may at his option in case of default of the mortgago, shall remain in full force and effect, and it is option in case of default of the mortgago, shall remain in full force and effect, and it is option in case of default of the mortgagor perform same in whole or in part and all expenditures draw interest at the rate provided in the note and all such expenditures compliance with the terms of the mortgage or the note shall be immediately repayable by the mortgage without other than those specified in any of the covenants or agreements herein contained or the expenditure of any portion of the loan for purposes thall cause the entire inderredness at the option of the mortgage given before the expenditure is made. The failure of the covenants or purposes that it is any of the covenants or agreements herein contained or the expenditure of any portion of the loan for purposes mortgage tubert to forecast the option of the mortgage to become immediately due and payable without notice and this

The failure of the mirtgagee to exercise any options herein set forth will not constitute a waiver of any right arising from a

In case foreclosure is commerced, 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 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 underspied and agreed that this note and mortgage are subject to the provisions of Article XI-A of the Oregon 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

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act and deed	his wife and acknowledged the foregoing instrument to be their voluntary
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