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PACIFIC POWER & LIGHT COMPANY 920 SW Sixth Avenue Portland, OR 97204

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Pow-	OREGON - WAS	ROMISSORY NOTE AND MORT(11NGTON MONTANA IDAH	A Page
Borrowers (Names and Address) Paul M. Novak and Nand			
		Date: Janua	ry 4, 1985
Klamath Falls, Oregon	97601	136-2	102960 2
Protection and and a second second	and the second	Acct. # <u>136-2</u> W.O. # 5 0	102964-9
ANNUAL	FINANCE CHARGE	DSURE STATEMENT	25/
PERCENTAGE RATE The cost of your credit as a	The dollar the credit will cost	Allount Einspeard	Total - Co
Jourit ale.		The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have mode the paid
· · · · · · · · · · · · · · · · · · ·	\$ 0		after you have made all payme as scheduled.
You have the right to receive at this Your payment schedule will be	time an itemization of the Amount		\$ 2,036.00
Number of De		Financed.	I do not want an itemiza
A REAL PROPERTY AND ADDRESS OF THE A	Amount of Payme	nts	a do not want an itemiza
58	\$33.93	When Pa	yments are Due
LL	\$33.93		
Sale or Transfer. If you sell or othe	wise transfer your real providence	Due on the 1 day of each February 1, 1990 ou will have to pay the remaining balance	month.
Prepayment: If you pay off early, yo Security Interest: You are giving a s See your contract document below for and prepayment refunds and penalties	u will not have to pay a penalty	ou will have to pay the remaining balance	Final Instalment Due
See your contract doormant a	security interest in the goods being	Durcha	
and prepayment refunds and penalties	s.	Doncavmont in your real property.	
			Vment in full before u
pendent contractors chosen by Borr	note, Pacific Power & Light Com	purchased and your real property. nonpayment, default, any required repa	finent in full before the schedule
45 & 3547 Howers own or are buy	ing on a recorded contract and	tion goods or services. The A	mount Financed (as D
HUMEDALE, KL	MATH FALLS, OR.)	nonpayment, default, any required repa bany ("Pacific") will loan Borrowers the A tion goods or services. The insulation of ich has the following Legal Description: See Exhibit "A" Attached	pods or services will be for the
ulated Property"). The proceeds at a		Det Cambit "A" Attached	house DUPLEX LOCATE
tach Borrower promises to andarcis	to made payable to	the Borrowers upon Dealth	
lace in montrity instalments beginning	order of Pacific at its office at 92	the Borrowers upon Pacific's determinati 20 SW 6th Avenue, Portland, Oregon 972 and continuing on the same day of eac Il amount of the balance owing prior to th onpayment of any amount due under a ideration of any lace.	on that the installed insulation
or equitable interest	rowers shall astalment Due Date	20 SW 6th Avenue, Portland, Oregon 972 and continuing on the same day of eac Il amount of the balance owing prior to th onpayment of any amount due under ideration of any legal or equitable intere- provers know that for equitable intere-	Od the T is
eny cary pan of	the insulated Property or upon	amount of the balance owing any of eac	th succeeding month to say Paym
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ter I is voluntary or involuntary Such	g of the sale or transfer for con-	I amount of the balance owing prior to the nonpayment of any amount due under a ideration of any legal or equitable intere provers know that there will be such sale he Borrowers, the address of the proper pany who is action	any other encumbrance and
hat so being sold or transferred and	tolice must include the name of the	provers know that there will be such	st in any part of the Inculate La
paring in the transaction, Bortowers	the name of any person or other	he Borrowers, the address of the	or transfer and not later F
	Pacific to contact		
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any payment is not made on time, the		the persons so page as a closing agent	for the sale of the person to wh
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A portion of Lot 13, HOMEDALE, located in Section 11, Township 39 South, Range 9 EVM, more particularly described as follows:

Elfibert "A"

Beginning at an iron pin on the Easterly edge of Homedale Road located South 0° 20' West a distance of 295.90 feet from the Northwest corner of said Lot 13: thence South 87° 16' East a distance of 111.84 feet to an iron pin; thence South 8° 14' West a distance of 90.32 feet to an iron pin; thence North 83° 19' West a distance of 99.16 feet to an iron pin on the Easterly edge of Homedale Foad; thence North 0° 20' East along the Easterly edge of Homedale Road a distance of 92.29 feet, more or less to the point of beginning.

37-9-11/14

Ret: Pacific Power + Light G 920 S. W. 6th Ance Portland, Ore -97204

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STATE OF OREGON,) County of Klamath) Filed for record at request of

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Klamath County, Origon

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