FORM N.S. 7354-MORTGAGE 45316 ATC 85012 n Vol. M& Page 849 THIS MORTGAGE, Made this 23rd day of Steven A. Zamsky, an estate in fee simple 1340 by _ 1985 -SOUTH VALLEY STATE BANK hereinafter called Mortgagor, WITNESSETH, That said mortgagor, in consideration of Thirty Six Thousand and No/100------Dollars, to him paid by said mortgagee, does hereby grant, bargain, sell and convey unto said mortgagee, his heirs, executors, administrators and assigns, that certain real prop-A partel of land situated in the Mortheust Quarter of Section 7 Temmania 48 South, Range 10 East of the Willametre Maridian, in the County of Riseath, State of Oregon, being more particularly Jeserizabed a follows: Beginning as a 5/8 inch iron pin marking the Mortheast wormer of the Modify of said Section 27; thence South on? 137 350. Vert, along more or line of the and Modify of said Section 27 if Modified more as North Mortherly right of usy line of Hill Modified Country said Hill Goed Ison forely along the Northerly right of Hill Modified Country said Hill Goed Ison forely along the Northerly right of the inter-tents of 212 35 East 62.46 feet to as \$10 and 100 and 100 and 100 and 323.34 feetend Sector Mortherly right of the conter 323.34 feetend feete said right of the Worth Ison 210 and 100 and 100 and 323.34 feetend feete said for the Worth Ison 210 and 210 and 323.34 feetend feeto the Worth Ison 300 and 200 and 200 and 323.34 feetend feeto the Worth Ison 300 and 200 and 200 and along the said Modified of the Worth Ison 300 and 210 and 210 and along the said Modified of the Worth Ison 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 and 300 and 300 and along the said Modified of the Worth Ison 300 and 300 Together with all and singular the tenemants, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and which may bereafter thereto belong or appertain, and the rents, issues and profits therefrom, and any and all fixtures upon said premises at the time of the execution of this mortgage or at any time during the term of this mortgage. To Have and to Hold the said premises with the appurtenances unto the said mortgagee, his heirs, executors, administrators and assigns forever. This mortgage is intended to secure the payment of a certain promissory note, described as follows: Note dated January 23, 1985 in the amount of \$35,000.00 This document is 1 of 3 Security Agreements or documents providing collateral securing a \$36,000.00 note of this date. The date of maturity of the debt secured by this mortgage is the date on which the last scheduled principal payment becomes due, to-wit: January 22, , 19 90. The mortanes warrants that the proceeds of the loan represented by the above described note and this mortage are: (a) primaring the two two the proceeds of the loan represented by the above described note and this mortage are: (b) for an mortage (even it mortage is a natural person) are bus business or commercial purposes other than agricultural purposes. And and mortage overnants to and with the mortage, his heirs, executors, administrators and assigns, that he is lavfully seized in tee simple of said and has a valid, unencumbered title thereto Dren with and will warrant and forever detend the name against all persons; that he will pay said note, principal and interest according to the terms thereoi; that while on this more take or name chove described, when due and payable and other charges of every nature which may be levied or assessed against said properly, and all liens of encumbances that are or may become liens on the premises or any part thereoi superior to the lien of this mortgage or this move on or which may be herealter erected on the premises insured in favor of the mortgage against loss or damage by life, with extended coverage, in the sum is 3 35.000 00 and sli liens of encumbrances that are or may become liens on the premises or any part thereol superior to the lien of this mortgage, that he will keep the buildings now on or which may be hereafter crected on the premises insured in lavor of the mortgage against loss or damage by line, with extended coverage, in the sum cf 3 35,000,00 have all publicies of insurance on said property made psyable to the mortgage as his interest may appear and will deliver all policies of insurance on said property made psyable to the mortgage as his interest may appear and will deliver all policies of insurance on said property made psyable to the mortgage as his interest may appear and will deliver all policies of insurance on said property in the will keep the building and improvements on said property and the will keep the building and improvements on said promises in good repair and will deliver all policies of insurance on said to otherwise shall keep the building and improvements on said promises in good repair and will on commit or suffer terms. this conveyance shall be void, but otherwise shall remain in full torce as a mortgage to as an ortgage to said or suffer or suffer terms the said part is being aspect that a laitere to perform any covenant herein, or il proceedings of any kind be taken to foreclose on any lien on said project and this mortgage may be forectived at any time thereafter. And be mortgage to have and on this mortgage to any being on said projects on any lien on said project and this mortgage may be forectived to relate the whole amount unpaid on said nore to charge of any lien, encumbrances on any lien of the said of the mortgage that all be interest or have and on this mortgage to one due and psyshe secured by this mortgage may be forectived to relate the same rate as asid not: without waiver, however of any right arising to the mortgage to the amort and any same as pade by the mortgage of any lien to the same rate as asid not: without waiver, however of any right arising to the mortgage to the ado a In the seven of any suit or action being instituted to breeclose this mortgage, the losing party in such suit or action agrees to pay all reasonable costs incurred by the prevaiing party instituted to toreclose this mortgage, the losing party in such suit or action agrees to pay all reasonable costs adjusts to the prevaiing party is attorney's less in such aut or action, and if att appeal is taken from any lutters sum as the trial court may sum to be included in the cost is store action and reasonable costs is inside at the prevaiing party is attorney's less in such aut or action, and if att appeal is taken from any lutters sum as the trial court may sum to be included in the cost increase the second and the degree reasonable as the prevaiing party is attorney's less in such aut or action, and if att appeal is taken from any lutters sum as the trial court may sum to be included in the cost increase entered there in the ters and asign of more is there to colker the rent sade arising out of a string all proper down as the appeal, all such of the vertified at the prevision party is attorney's less in such aut or action all of action and if att appeal is taken from any lutters sum as the trial court may sum to be included in the cost interest there to colker the rent sade arising out of a trial or action is commenced to foreclose to and the heirs, executors, administration all proper drage is and expenses attending the execution of said trust, as the court may direct in its judgment or decree. In constraing this mortgage, it is constrained to may inter the context so requires and include its previsione there are to action and prevent sate and provide sums and include the mortgage on mortgage may be and rent is judgment or decree. In constraing the same divert so requires the the mortgage is and include the prival, the mark attending the event and one person that it is context as represented to any and is an appeal at any upon motion. In constraing the predency of such lowedons, and apply the same person and and IN WITNESS WHEREOF, said mortgagor has hereunto set his hand the day and year first above written. "IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or "IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not expedicable; if warranty (a) is applicable, the mortgagee MUST camply with the Truth-in-Leading Act and Regulation Z by making re-quired divisores; for this purpose, if this instrument is to be a FIRST lien to finance the purchase of a dwelling, use S-N Form No. 1305 or equivalent; if this instrument is NOT to be a first lian, use S-N Form No. 1366, or equivalent. <A.

NOT	Personally appeared the above named and ack LEDRA G. MATTHEL: 3 IOT MEY PUBLIC - OREGON	Steven A Zam nowledged the foregling Before me:	Ansay January 23 , 19.84 Ansruhentia A. hig Mathematical A. hig Wotary Fublic for Oregon y commission expires: 7-30.55
	MORTGAGE		STATE OF OREGON County of
	T0	(DON'T U SPACE: RE For Rec. Label in Ties W Usee	Jee THIS SEE TH
Na	AFTER RECORDING RETURN TO South Valley State Bank 5215 S. 6th St. Klamath Falls, OR 97603		Record of Mortgages of said County. Witness my hand and seal of County affixed. Title ByDeputy

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ZAMSKY: Steven A		
_Rt. 1 - Box 6657 WA	SOUTH VALLEY STATE BANK	300001 1341
Klamath Falls, OR 97603	5215 S. 6th St. Klamath Falls, OR 97603	Loan Number 300001 3 Date 1-23 19.85 Maturity Date 1-22 19.90 S Loan Amount s 36,000,00
BORROWER'S NAME AND ADDRESS "I" includes each borrower above, scinity and severally.	LENDER'S NAME AND ADDRESS "You" means the lender, its successors and assign	
COMISSIES ORY DE NOUS OF THE STATE		^{13.} Renewal Of
INCIPAL sum of		Dollars \$ 36,000.00
Multiple Advance: The principal sum shown a the amount of \$	above is the maximum amount of principal of	inder this note.
		porrow under this note. As of today I have receive
Conditions: The conditions for future advan	ces are	
Open End Credit: You and Lagree that I m	ay borrow up to the maximum arriount of principal m	ore than one time. This feature
Conditions and expires or	o later than 19	is a manone time. This feature is subject to all othe
URPOSE: The purpose of this loan is	may borrow up to the maximum only one time (and si	ubject to all other conditions).
the principal balancest on the principal balance	e(s) owing from time to time an event	
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US Wariable Rate: Lagree to pay interest at the initia	at simple rate of% par year	r. This rate may change as stated below.
RATE AS SFT PFR	3% above the following index rate: IODICALLY BY THE BOARD OF DIRECT	
	TODICALLI BI THE BUARD OF DIREC	ZTORS
Wo Index: The future rate will not be subj	ect to any internal or external index. It will be entire	
	ote may increase as often as 0.2.1 V	/ 1월 2015년 - 1월 2017년 - 1월 2017년 - 1917년 7월 2017년 - 1946년 -
An increase in the index i	Hill take offer On the date of the	
Maximum Rate: The Jate will not a	it any time (and no matter what happens to any inde	x rate used) go above or below these limits:
Minimum Rate: The rate will not or	o below	실정 물 눈이 가지 않는 것을 물었다.
Post Maturity Rate: I agree to pay interest on the or	Cincipal owing after maturity and until	as stated below:
The second of variable rate pasis in	offect before maturity (as indicated above)	
ADDITIONAL CHARGES: In addition to interest, I [Late Charges: 3% of payment or \$] YMENTS: I agree to pay this note as follows:		litional charges <u>Loan Fee: \$720.00</u> Cording Fees: \$9.00
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