## 785 HAR 27 PH PACIFIC POWER & LIGHT COMPANY 920 SW Sixth Avenue

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1987

Final Instalment Due Date

47194

Portland, OR 9725 MAR 27

ONE GOT HOME INSULA	TION PROMISSORY NOTE AND MORTGAGE
orrowers (Names and Address)	
Clarence V. Dunning and Georgie C. D.	Date: May 18, 1984

Sorrowers (Names and Address)	
Clarence V. Dunning and C.	Date: May-18, 1984
4430 Greensprings Printing and Georgia S. Dunning	Date: May 18, 1984
Klamath Falls, Oregon 97601	100 0707637
January, Olegon 97601	
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A 21247	\\ DISCI_O	SURE STATEMENT	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.  0 %	FINANCE CHARGE The dollar the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
You have the right to receive at this	· P	\$ 795.65 Financed.	\$ 795.65

☐ I want an itemization I do not want an itemization. Your payment schedule will be: Number of Payments Amount of Payments When Payments are Due \$20.00 Ju1v <u>38</u> <u> 19</u>84 First Instalment Due Date <u>\$20.00</u> Due on the day of each month. \$15.65 October

Prepayment: If you pay off early, you will not have to pay a penalty.

Security Interest: You are giving a security interest in the goods being purchased and your real property.

See your contract document below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties

As consideration for this promissory note, Pacific Power & Light Company ("Pacific") will loan Borrowers the Amount Financed for Borrowers' payment to property which Borrowers own or are buying on a recorded contract and which has the following Legal Description or Address:

Lot 2, Block 2, STEWART ADDITION, according to the official plat thereof on file in the

LOE Z, BLOCK Z, STEWART ADDITION, according to the official plat energy on the County Clerk of Klamath County; Oregon.

Of the County Clerk of Klamath County; Oregon.

("Insulated Property"). The proceeds of the loan shall be made payable to the Borrowers upon Pacific's determination that the installed insulation goods and Each Borrower promises to pay to the order of Pacificat its office at 920 SW 6th Avenue, Portland, Oregon 97204, the Total of Payments. Payment the Final Instalment Due Date. However, Borrowers shall pay to Pacific the full amount of the balance owing prior to the sale or transfer for consideration land sale contract on the Insulated Property.

Services comply with Pacific in writing of the sale or transfer for consideration of any legal or equitable interest in any part of the Insulated Property.

land sale contract on the insulated Property."

Borrowers shall notify Pacific in writing of the sale or transfer for consideration of any legal or equitable interest in any part of the Insulated Property, whether it is voluntary or involuntary. Such notice shall be sent as soon as Borrowers know that there will be such sale or transfer, and not later than one week before the expected sale or transferr. The notice must include the name of the Borrowers, the address of the property, the name of the person to whom the participating in the transaction. Borrowers authorize Pacific to contact any of the persons so named and authorize and direct such persons to pay Pacific any Payment may be made in advance in any amount without any penalty.

If any payment is not made on time, the unpaid balance may become due and payable without notice or demand. If this note is given to an attorney for SECIIDITY INTEDECT AND MORTCAGE

This provision for security interest and mortgage of the insulated property is / is not (strike one) applicable.

This provision for security interest and mortgage of the insulated property is / is not (strike one) applicable.

To secure the Borrowers' obligations, Borrowers mortgage to Pacific with the power of sale the Insulated Property together with all present and future appurtenances, improvements, and fixtures thereto. This mortgage shall not take effect until that date which is one day prior to the earliest to occur of the following dates: (1) the date on which any legal or equitable interest in any part of the Insulated Property is created which does not exist as of the date of this contract, including without limitation any legal or mortgage, judgment or land sale contract; (3) the date on which any action or suit is filed to foreclose or recover on the Insulated Property or any mortgage, lien, judgment or other encumbrance on the Insulated Property or part thereof which existed prior to the recording date of this contract; (4) 90 Pacific may record this mortgage in the county real property records, and Borrowers shall execute any other documents deemed necessary by Pacific to Each Borrower who signs this Promissory Note shall be individually and jointly responsible for performing the obligations of Borrowers herein. This Aprica agreement shall be binding upon the successors and assigns of the parties.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT CONTAINS

DEBTOR HEREUNDER.

NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS PROMISSORY NOTE. (3) YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON

YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION

FOR AN EXPLANATION OF THIS RIGHT.	THIR
BORROWER X Seolan X	-Uni
STATE OF OREGON (BORROWER)	
County of Klamath ss.	
x May 18 1984 19	
Personally appeared the above-named Clarence V. Dunning and Georgia S. Dunning	
and acknowledged the foregoing instrument to be their voluntary act and  Before the:  Before the plants of their voluntary act and the plants of their voluntary act and the plants of t	deed
Notary Public for Oregon My Commission Expires: 3-4-85 PROMISSORY NOTE AND MORTGAGE AT THE TIME THE BORROWER SIGNED IT.	
Borrower(s) Initials:	THIS

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Return: Pacific Por Conserva	tion Services D.	est ganet To	bkin
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