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| DEED OF TRUST ("Security Instrument") is made onApril.18th, 1985. The grantor isJEFFREY_EFOSTER_and.KATHRYN_BFOSTER_ husband.and_wife,("Borrower"). The trustee is(" William_Sisemore("Borrower"). The trustee is(" S40. Main_Street,Klamath_Falls,Oregon_97601 Borrower owes Lender the principal sum of("Signo.97601 Borrower owes Lender the principal sum of("Signo.97601 Borrower's the same date as this Security Instrument ("Note"), which provides for monthly paym paid earlier, due and payable onM'', 10th,0', 205. secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to Security Instrument; and (c) the performance of Borrower's covenants and agreements under the Note. For this purpose, Borrower irrevocably grants and converse to Trustee, in trust, with described property located in | "Trustee"). The beneficiary i hich is organized and existing ("Lender") AND. NO/100*.*.*.*. evidenced by Borrower's note ents, with the full debt, if not This Security Instrument all renewals, extensions and o protect the security of this this Security Instrument and power of sale, the following county, Oregon: | |
| THIS DEED OF TRUST ("Security Instrument") is made onApril18th, 1985. The grantor isJEFFREY_E_A.FOSTER_and_KATHRYN_BA_FOSTER, hushand.and_wife,("Borrower"). The trustee is William_Sissmore("Borrower"). The trustee is St40.Main_Street, Klamath_Falls, _Oregon_97601 Borrower owes Lender the principal sum of(No. 1900SAND_ELGHT_HUNDRED * * * * * * * * * * * * * * * * * * * | "Trustee"). The beneficiary i hich is organized and existing ("Lender") AND. NO/100*.*.*.*. videnced by Borrower's note ents, with the full debt, if not This Security Instrument all renewals, extensions and o protect the security of this this Security Instrument and power of sale, the following county, Oregon: | ··· is ig). ; te ot ut |
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| under the laws of .the Unit_d.States.of America and whose address is 540. Main Street, Klamath Falls. Oregon. 97601 Borrower owes Lender the principal sum ofSIXTY .TWO. THOUSAND. EIGHT. HUNDRED *********************************** | " | is ig). bit of it d |
| Borrower owes Lender the principal sum ofSIXTY. TWO. THOUSANDEIGHTHUNDRED Borrower owes Lender the principal sum ofSIXTY. TWO. THOUSANDEIGHTHUNDRED ************************************ | ("Lender") ANDNO/100****. evidenced by Borrower's note ents, with the full debt, if not This Security Instrument all renewals, extensions and o protect the security of this this Security Instrument and power of sale, the following County, Oregon: |) 考 te ot ut |
| Borrower owes Lender the principal sum of SIXTY TWO THOUSAND. ELGHT HUNDRED ************************************ | " |). * te ot t d |
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| BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed a d convey the Property and that the Property is unencumbered, except for encumbrances of re d will defend generally the title to the Property against all claims and developed as | nty Instrument. All of the | |

Content of the Security Instrument combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. Instrument covering real proper

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Any amounts dispursed by Lender under this paragraph / shall become additional debit of bottower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from this date of disburrowert at the Note rate and shall be nearble with interest incon notice from Lender to Borrower Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be an interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations) then I ender may do and hav for whatever is necessary to protect the value of the Property and London's rights regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument appearing in court paying resconable atternave' fees and attering on the Droperty to make security Although In the Property. Lender's actions may include paying any sums secured by a nen-which has priority over this security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this

Instrument immediately prior to the acquisition. 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall not merge unless I ender agree to the merger in writing. 7. Protection of Lender's Rights in the Property; Mortgage Insurance.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If postpone the que date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is converte would be becomed, the insurance proceeds shall be of the Property damaged, if the restoration of repair is economically reasible and Lender's security is not restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If applied to the sums secured by this security instrument, whether or not then due, with any excess paid to bollower. It Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then I and a may collect the insurance proceeds. I onder may use the proceeds to repair or restore

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. All insurance policies and renewals snall be acceptable to Lender and snall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the most of loss, Borrower shall give prompt policies to the insurance Lender shall have the right to note the policies and renewals. If Lender requires, borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance

5. Hazard Insurance, Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lander requires The insured against loss by life, nazards included within the term, extended coverage, and any other nazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The incurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

agreement satisfactory to Lender suboromating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Rorrower shall satisfy the lien or take one or more of the actions set forth above within 10 days the Property is subject to a nen which may attain priority over this becurity instrument, Lender may give borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

borrower shall pay these obligations in the manner provided in paragraph 2, or it not paid in that manner, borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an orresment satisfactory to Londer subordinating the lien to this Security Factorment. If Londer determines that any part of prevent the enforcement of the nen or forfeiture of any part of the Property; or (c) secures from the holder of the nen an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is arbitrary to a line which any part of the Security Instrument. If and a more size Portage of the

And the paragraphies is and 2 shall be applied: mist, to have charges due under the ivole; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due. A. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and lesshold payments or around rates if any 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, lines and impositions altributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall not the directly to the percent or whether the percent of the pe

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interset due and last to principal due.

Upon payment in rull of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sole of the Property of its convisition by Lender, any Funds held by Lender at the time of any runds need by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit accient the sume secured by this Security Instrument.

the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funde held by I ender is not sufficient to pay the escrow items when due. Borrower shall pay to I ender any an borrower sophion, entire promptly repaid to borrower or creatied to borrower on monthly payments of runds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount of the Funds near by Lender is not sumetern to pay the esclow nears when due, but amount necessary to make up the deficiency in one or more payments as required by Lender. Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower

State agency (including Lender it Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender Lender may agree in writing that interest snah de paid on the runds. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledered as additional counting for the sums counted by shall give to borrower, without charge, an annual accounting of the runds showing credits and debits to the runds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be, at Rorrower's ontion either promptly repaid to Porrower or credited to Porrower on monthly payments of Funds. If the

leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly basis of current data and reasonable estimates of future account items." Lender may estimate the Funds due on the The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or I ne runds snall de neid in an institution the deposits of accounts of which are insured or guaranteed by a federal of state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items.

to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("runds") equal to One-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold noviments or ground rente on the Property if any (c) yearly hazard insurance premiums: and (d) yearly

OBSECTION UNIFORM COVENANTS: Borrower and Lender covenant and agree as follows: 5644 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Subject to applicable law or to a written waiver by Lender, Borrower shall pay 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments. 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a 13. Legislation Affecting Lender's Rights.

If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person), without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other, covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower's Reasonable this Security Instrument, shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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Non-UNIFORM COVENANTS, Borrower and Lender further covenant and agree as follows:

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NON-UNIFORM COVENANTS, Borrower and Lender further covenant and agree as follows: 19. Acceleration: Remedies, Lender, shall give notice to Borrower, prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless annlicable low provides otherwise). The notice shall specify (a) the default (b) the action required to sure the increact of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 15 and 1/ unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default? (a) data not loss that 20 days from the data the relation in the default is the default must be average default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to secure of over the security instrument and sale of the property. The notice shall further inform Borrower of the right to bring a court action to assert the non-existence of a default or any other defends of Reprover to appalentiation and cale. If the defends is not avoid as as before the data manifold in the notice. I and as defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to

collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, The attorneys nees and costs of title evidence. If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the ence of an event of default and of I ender's election to cause the Departure here id and that and the invokes the

occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the

recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest hidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order. bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any providently scheduled sale. Tondon or the designed new purchase the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale. of any previously scheduled sale. Lender or its designee may purchase the Property at any sale. Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, and as institute The motivate in the Trustee's deed shall be using facin or idence of the trust of the statements made

expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made the solution of the statements made expressed or implied, and recitais in the arustee's deed shall be prima facte evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to reasonable Trustee's and attempts from (b) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rente of the Property including those past due. Any rente collected by Lender or the receiver.

person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage une Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents including, but not

shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's feet promiting on receiver's hands and receiver's feet and then to the sume secured by limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by 21. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to

21. Reconveyance, Opon payment of an sums secured by this becurry instrument, Lender Shan request 1 usies to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee Trustee shall reconvey the Deport without werently and without charge to the person or persons Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. 22. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any 22. Substitute Trustee, Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes.

attorneys' fees awarded by an appellate court.

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supported the covenants and agreements of this Security Instrument the covenants and agreements of this Security Instrument as if the rider(a) was a fact of this Security instrument as if the rider(b) was a fact of this Security instrument as if the rider(b) was a fact of this Security instrument as if the rider(b) was a fact of this Security instrument as if the rider(b) was a fact of this Security instrument as if the rider(b) was a fact of this Security instrument as if the rider(b) was a fact of the rider(b) was a fa supplement, the covenants and agreements of each such rider shan be incorporated into and shan amend and supplement, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)] Adjustable Rate Rider

Graduated Payment Rider 2-4 Family Rider

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covepants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

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This instrument was prepared by .. Klamath First Federal Savings and Loan Association

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ADJUSTABLE RATE LOAN RIDER NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE. IN-EREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS. be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows: A. INTEREST RATE AND MONTHLY PAYMENT CHANGES INTEREST RATE AND MUNIHLY FAIMENT CHANGES The Note has an "Initial Interest Rate" of 114. %. The Note interest rate may be increased or decreased on the Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the: [Check one box to indicate Index.] (1) D* "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lenders" published by the Federal Home Loan Bank Board. **(2)** [Check one box to indicate whether there is any maximum limit on changes in the interest rate on each Change Date; if no box is checked there will be no maximum limit on changes.] (1) There is no maximum limit on changes in the interest rate at any Change Date. (1) I there is no maximum must on changes in the interest rate at any change bate. (2) I The interest rate cannot be changed by more than 1,00, percentage points at any Change Date. See below If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments. It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted so that the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly secure an agreement in a form satisfactory to Lender subordinating that lien to this Security Instrument. If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) an increase in the current Note interest rate, or (2) an increase in (or removal of) the limit on the amount of any one interest rate change (if there is a limit), or (3) a change in the Base Index figure, or all of these, as a condition of Lender's waiving the option to accelerate provided in paragraph 17. By signing this, Borrower agrees to all of the above. With a limit on the interest rate adjustments throughout the life of the loan of plus or minus ····· (Seal) -Borrower KATHRYN B. FOSTER ···· (Seal) STATE OF OREGON: -Borrower COUNTY OF KLAMATH:ss I hereby certify that the within instrument was received and filed for record on the 18th day of <u>April</u> A.D., 19<u>85</u> at 1:55 o'clock A.D., 19 85 at 1:55 Mortgages O'clock P on page <u>5643</u> AGAMASTANIE BATE LOAS SPEED AST PART ON THE MEMORANY EVELYN BIEHN, CUERK Fee: \$_21.00

by:

Deputy

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