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O CHETHIS 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.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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pay them on most incluing the prior one of payment. Dominant shall promptly furnish to a second of the prior of to be paid under the production. If there are under these payments directly, Bortower shall prove the second se Horizine et samt pos these obligations to the manuer provides to nearly of 2, 23 Marit peak is the management of and a many provident the sum of all trajectory is the activity function of the sum of the sum of the sum of the structure by the focurity function of the sum of th

agreeners analacian ne Lucide substanting the lice to this Security Instrument. If Looder douting the Property is access to a lice solutionary attain priority does the Security. Instrument, does not a solution and attain priority does the Security. Instrument, does not a solution at a solution of the solution of the solution. ngrees in writing to the payment of the obligation sourced by the bin of a quarter programme to honor the fight of the obligation sourced by the bin of a quarter processing, which in the fight of the programme of the bin of orienter of the bin part of the Property, provide the fight of the fight of the fight of the Property, processing of the structure of the bin of orienter of the bin of the Burruw a shall promotly that are any ben whele has preated over the decuinty Independent of the decision of the receipts evidencies, thereasy access

according to the official plat, thereof on file, in the office of of the County Clerk of Klamath County, Oregon.

ice du cente Lot 472, Block 114 MILLS ADDITION TO THE CITY OF KLAMATH FALLS,

insurance and second starts, the insurance shall be chosed by Harimwei subject to here a an allowing the second starts of the insurance shall be chosed by Harimwei subject to here a

Z dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on _____May. 20, 2015._____This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following County, Oregon:

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION , which is organized and existing Borrower owes Lender the principal sum of .TWENTY .. FIVE .. THOUSAND SIX .. HUNDRED .. DOLLARS .. AND .NO/100 * * * * * * * * * Dollars (U.S. \$...25, 600, 00......). This debt is evidenced by Borrower's note

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2. Prove Heat al Londor a Register in the Property. Morrishing Insurance. I Morrishing to the provident of the providence of the provid Berning and the first of the fi

Lender a required a first framerical seads as a proceeding to band opensy predate. For success the particulation of a second particulation of the process requirement of product the value of the second particulation of the process of the particulation of the process of the product of the particulation of the process of the process of the product of the particulation of the process of the product of the product of the particulation of the process of the product of the particulation of the process of the product of the product of the process of the process of the product of the product of the process of the product o unanany ang appendiptiv gama ng ing ing pagang pangang pangang

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Mountain Title #14782

RETURN: KLAMATH FIRST FEDERAL S & L Icdasanak balan 2943 SOUTH SIXTH STREET

Nountain Tittle #14783

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Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

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 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 reasonable attorneys' fees and entering on the Property to make repairs. Although

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security 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 comply with the provisions of the lease and if Borrower acquires fee title to the Property the leasehold and Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees 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 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

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 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 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 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

All insurance policies and renewals shall be acceptable to Lender and shall 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 event of loss, Borrower shall give prompt notice to the insurance and Lender. Lender may make proof of loss it not made promptly by borrower. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property 5. Flazard insurance. Dorrower shall keep the improvements now existing of necessaries elected on the croperty 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 Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

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 agrees in writing to the payment of the oongation secured by the lien in a manner acceptable to Lender; (0) 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 agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any and of agreement satisfactory to Lender subordinating 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. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due. 4. 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 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 pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts 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

paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

amount of the runds near by Lender is not sumclent to pay the escrow items when due, borrower shan pay to Lender any 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 any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later

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 option either promptly repaid to Rorrower or credited to Rorrower on monthly payments of Funds. If the at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. 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

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if 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 pays borrower interest on the runos 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 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 pledged as additional security for the sums secured by

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

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. 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to



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assigned and shall be paid to Lender. 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 I ender otherwise agree in writing the sume secured by this Security Instrument shall be reduced by

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 foir market value of the Property immediately before the taking. Any balance shall be before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be Borrower. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to

If the property is avandoned by borrower, or it, after notice by Lender to Borrower that the condemnor oners 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 I ender is suthorized to collect and apply the proceede at its option, either to potential of the Droperty of given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or 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 the due date of the monthly payments referred to in paragraphs 1 and 2 or change the emount of such payments

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 Belowed, Forboarance By London Not a Waiver Extension of the time for payments or 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payments or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower's successors in interest. 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 navment or otherwise modify amortization of the sume coursed by this Society Instrument by reason of any demand made 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

ot be a waiver of or precise the exercise of any right or remeay. 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers.

this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions

ins security instrument snall olid and benefit the successors and assigns of Lender and Dorrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security or paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Dorrower 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 Departity under the terms of this Security Instrument. (b) is not percendity obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay that Borrower's interest in the property under the terms of this Security Instrument; (D) 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 forbase or make any accommodations with record to the terms of this Security Instrument or the Note without modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed

partial prepayment without any prepayment charge under the Note.

permitted mints will be relationed to borrower. Lender may choose to make this related 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 portial prenovment without any prenovment chorre under the Note

Note are declared to be severable. Note are declared to be severable. 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. 17. 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 percont without I ender's prior written consent I ender may at its ontion require immediate payment in full of all sums

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

remedies permitted by this Security Instrument without further notice or demand on Borrower.

I 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 faile to pay these sums prior to the amination of this period. Londor may involve any or not less than 50 days from the date the notice is derivered or maned within which borrower must pay an sums secured of this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remained permitted by this Convert.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have 18. Borrower's Right to Reinstate. It 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 indement enforcing this Security Instrument. These conditions are that Borrower: 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, those conditions are that bollower.

(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 this obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower's Borrower, this Security Instrument and the obligations secured hereby shall continue unchanged. Upon reinstatement by cocurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

Borrower, this Security Instrument and the obligations secured nervoy shall remain unity encluse as it no accordent to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

in this paragraph. 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 or the Note

maning it by just class man unless applicable law requires use of another method. The nonce 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 I and the address for address to the address I and a designates by notice to Portage A average A average address I and a designates by notice to Portage A average address I and a designates by notice to Portage A average address I and a designates by notice to Portage A average address I and a designates by notice to Portage A average address I and a designates by notice to Portage A average address I and a designate by address I and a designate address I and a froperty Address or any other address borrower designates by nonce to Lender. Any nonce 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 to address the borrower or Londer when given as provided provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

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 Boromerty Address or any other address Boromer designates by notice to I ander that notice to I ander shall be directed to the

13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of IS. LEgislation Allecting Lenger's Rights. If enactment or expiration of applicable laws has the effect of may require immediate payment in full of all sums caused by this Security Instrument Instrument and may invoke any remained rendering any provision of the twole of this Security instrument unemorceable 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 payment to if the second paragraph of permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan and that law is finally interpreted so that the interpret of other loan shares collected of to be collected in 12. Loan Unarges. 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 charges 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 refind by reducing the principal owed

Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender Reasonable entries upon and inspections of the Property. Lender 6. Inspection. Lenger of its agent may make reasonable entries upon and inspections of the riope shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. O Condemnation The proceede of any award or claim for damages direct or consequential in comp 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with 9. Condemnation. The proceeds of any award of claim for damages, direct of consequential, in connection with any condemnation of other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

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 Borrower snan pay the premiums required to manhain the insurance in enect with such this as the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

BY SIGNING BELOW, Borrower, a istrument and in any rider(s) executed by	^{7 des} se constantes deserve () Provinting		- tins Secu
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Instrument. [Check applicable box(es)] magnet and (c) abless that Toppar and any other limit Adjustable Rate Rider and a Condominium Rider participation of the Source of the Sourc Graduated Payment Rider (1) Planned Unit Development Rider Americal and the sear Bound, found that feature lightly a Construct a BY SIGNING BELOW Borrower accepts and agrees to the terms and covenants contained in this Security

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 supplement, the covenants and agreements of each such rule, shan or more porated 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 hor/ec]]

attorneys' fees awarded by an appellate court.

44. Substitute Trustee: Lenger may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereinder. Without conveyance of the Property, the successor trustee shall succeed to all the title, not a successor trustee shall succeed to all the title, 23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes.

reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons 22. Substitute Trustee: Lender may from time to time remove Trustee and appoint a successor trustee to any

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 rents of the Property including those past due. Any rents collected by Lender or the receiver and the property including those past due. 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 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

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 attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in

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 previously scheduled sale. Lender or its designee may purchase the Property at any sale. or any previously scheduled sale, Lender or its designee may purchase the rroperty at any sale. Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, Trustee snau genver to the purchaser Trustee's geen conveying the Froperty without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the If Lenuer invokes the power of sale, Lenger shall execute or cause trustee to execute a written nonce of 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 a construction of a cause of a construction of a cause of a construction of a const 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 manner prescribed 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

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 breach of any covenant or agreement in this Security Instrument (out not prior to acceleration under paragraphs to and to unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the dots the notice is given to Rorrower, by which the default much be cured: 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 reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender derense or Borrower to acceleration and sale. If the derault is not cured on or before the date spectrue 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 involve the payment of all and any other compliance paymitted by applicable law. I order shall be aptitled to at its option may require immediate payment in tuil of an sums secured by units becurity instrument without intine 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, reasonable attorneys' fees and costs of title evidence.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

this <u>29th</u> day of <u>April</u>		A. D. 19_85_at_3:08 o'clock P M., and		
duly recorded in Vol. <u>M85</u>	, of	Mortgages	Clock P M., and	
			BIEHN, County Clerk	
	By _	PAm e	mill chill	
			Fee: \$ 2 1.	