DEPARTMENT OF VETERANS AFFAIRS . . .



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是 Lot 10, Block	ny"):	agrees to sell and Buyer agrees to RY GREEN, according to the Clerk of Klamath County, C	BUYER(S) O buy the following described real
Together With 1983 Goldenwes	the following described t 28 x 60 mobile home	Clerk of Klamath County, C d mobile home, which is fi - Serial Numb	official plat thereof rmly affixed to the
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property.	열리가 하지 않아 지하다 하는 그 모든 것이 되었습니다. 그 장사는 이 없어 그는 이번 이번 시간 없다.	
1.2 PAYMENT OF TOTAL PURCHASE PRICE. The total	purchase price shall be paid as follows:	
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	from Buyer, as down payment on the purchas	. The second
Seller acknowledges receipt of the sum of \$	of implementation of implementations of implementat	revenante to be completed by the

which amount constitutes the fair market value of improvements to be completed by the Buyer. These improvements shall be made to satisfy the provisions of ORS 407.375 (3). The improvement shall be in accordance with the Property Improvement Agreement, The attached Exhibit "B" is hereby made a part of this contract. Form 590-M, signed this date. shall be paid in payments beginning on the first day of The balance due on the Contract of \$ 45,000.00 _ The initial payments shall be \$_378.00 each, including interest. In addition to that amount,

Buyer shall pay an amount estimated by Seller to be sufficient to pay taxes, when due. Buyer also shall pay to Seller on demand any additional amounts which may be necessary for payment of the taxes or assessments. The total monthly payments on this Contract shall change if the interest rate changes or if the taxes and assessments change. The money paid by Buyer to Seller for the payment of taxes and assessments will not be held in reserve by Seller. When Buyer pays Seller for taxes and assessments, that payment will be subtracted from the

balance due on the Contract. When Seller pays the taxes or assessments, that amount will be added to the balance due on the Contract. ___ year Contract and the final payment is due. TERM OF CONTRACT This is a . (month, day)

INTEREST RATE. The annual interest rate during the term of this Contract is variable; it cannot increase by more than one (1) percent except to maintain the solvency of the Department of Veterans' Affairs. The Seller may periodically change the interest rate by Administrative Rule pursuant to the provisions of ORS 407.375 (4).

The initial annual interest rate shall be 9.0 ___ percent per annum.

PRE-PAYMENTS. Buyer may prepay all or any portion of the balance due on the Contract at any time without penalty.

PLACE OF PAYMENTS. All payments to Seller shall be made to Department of Veterans' Affairs at 700 Summer Street, N.E., Salem, Oregon 97310-1201; unless Seller gives written notice to Buyer to make payments at some other place.

WARRANTY DEED. Upon payment of the total purchase price for the property as provided for by this Contract and performances by Buyer of all other terms, conditions, and provisions of the Contract, Seller shall deliver to Buyer a Warranty Deed. Such Warranty Deed shall warrant marketable title, except for those liens and encumbrances referred to on page one of this Contract and those placed upon the property or suffered by Buyer after the date of this Contract.

SECTION 2. POSSESSION; MAINTENANCE

- POSSESSION. Buyer shall be entitled to possession of the property from and after the date of this Contract. It is understood, and agreed, however, that Buyer will permit Seller and its agents to enter the property at reasonable times, to inspect the property. Buyer shall not permit the premises to be vacant for more than thirty
- MAINTENANCE. Buyer shall keep all buildings, other improvements, and landscape now existing, or which shall be placed on the property, in good condition (30) consecutive days. and repair. Buyer shall not permit any waste or removal of the improvements, nor make any substantial improvements or alterations without the prior written consent of Seller. Except for domestic use, Buyer shall not permit the cutting or removal of any trees, nor removal of any sand and gravel, without prior written consent of Seller.
- 2.3 COMPLIANCE WITH LAWS. Buyer shall promptly comply with all laws, ordinances, regulations, directions, rules, and other requirements of all governmental authorities applicable to the use or occupancy of the property. In this compliance, Buyer shall promptly make all required repairs, alterations, and additions. Buyer may contest in good faith any such requirements and withhold compliance during any proceeding, including appropriate appeals, so long as Seller's interest in the property is not jeopardized.

SECTION 3. INSURANCE

3.1 PROPERTY DAMAGE INSURANCE. Buyer shall get and keep policies of fire insurance with standard extended coverage endorsements (and any other endorsements required by Seller) on an actual cash value basis covering all improvements on the property. Such insurance shall be in an amount sufficient to avoid application of any co-insurance clause. Insurance shall be made with loss payable to Seller and Buyer, as their respective interests may appear.

In the event of loss, Buyer shall give immediate notice to Seller. Seller may make proof of loss if Buyer fails to do so within fifteen (15) days of the loss. If Buyer fails to keep insurance in force, Seller may obtain insurance, and add the cost to the balance due on the Contract. The insurance cost shall be payable to Seller on demand.

3.2 APPLICATION OF PROCEEDS. All proceeds of any insurance on the property shall be held by Seller. If Buyer chooses to restore the property, Buyer shall repair or replace the damaged or destroyed portion of the property in a manner satisfactory to Seller. Upon satisfactory proof of restoration, Seller shall pay or reimburse Buyer from the insurance proceeds for the reasonable cost of repair or restoration. If Buyer chooses not to restore the property, Seller shall keep a sufficient amount of the proceeds to pay all amounts due under this Contract, and shall pay the balance of the insurance proceeds to Buyer. Any proceeds which have not been paid out within 180 days after their receipt, and which Buyer has not committed to the repair or restoration of the property, shall be used to pay first accrued interest and then the principal balance due on the Contract.

If a condemning authority takes all or any portion of the property, Buyer and Seller shall share in the condemnation proceeds in proportion to the values of their respective interests in the property. Sale of the property in lieu of condemnation shall be treated as a taking of the property.

SECTION 5. SECURITY AGREEMENT

This instrument shall constitute a security agreement within the meaning of the Uniform Commercial Code with respect to any personal property included within the description of the property. Upon request of Seller, Buyer shall execute any necessary financing statements in the form required by the Uniform Commercial Code and shall file the statements at Buyer's expense. Without further authorization from Buyer, Seller may at any time file copies of the Contract as financing statements. Upon default under the terms of this Contract, Buyer shall, within three (3) days of receipt of written demand from Seller, assemble the personal property and make it available to Seller. jon Veterans' Budding

- EVENTS OF DEFAULT. Time is of the essence of this Contract. A default shall occur under any of the following circumstances:
 - Failure of Buyer to make any payment when payment is due. No notice of default and no opportunity to cure shall be required if during any twelve (12)month period Seller has already sent three (3) notices to Buyer concerning non-payment or late payment under this Contract.
 - Failure of Buyer to perform any other obligation in this Contract in addition to payment. Buyer must perform obligation within thirty (30) days after receiving Notice of Default from Seller. Such Notice shall specify the nature of the default.

- REMEDIES ON DEFAULT. In the event of a default, Selfer may take, any one or more of the following steps: 2327 1272 274 274 275
- ed encurs inc. (a) Declare the entire balance due on the Contract, including interest, immediately due and payable; for our and set (b) and Foreclose this Contract by suit in equity; an issue videous as a secretive during the original and the contract by suit in equity; an issue videous as a secretive during the original and the contract by suit in equity; and is a videous as a secretive during the original and the contract by suit in equity; and is a videous as a secretive during the original and the contract by suit in equity; and is a videous as a secretive during the original and the contract by suit in equity; and is a videous as a secretive during the contract by suit in equity; and is a videous as a secretive during the contract by suit in equity; and is a videous as a secretive during the contract by suit in equity; and is a videous as a secretive during the contract by suit in equity; and is a videous as a secretive during the contract by suit in equity; and is a videous as a videous as a videous and the contract by suit in equity.
 - Specifically enforce the terms of this Contract by suit in equity;
 - Exercise the rights and remedies of a secured party as provided by the Uniform Commercial Code. Seller may exercise these rights and remedies are remedies and remedies and remedies are remedies and remedies and remedies are remedies and remedies are remedies and remedies are remedies and remedies and remedies are remedies are remedies and remedies are remedies and remedies are remedies and remedies are remedies are remedies and remedies are remedies are remedies and remedies are remedies are remedies and remedies are remedies and remedies are remedies are remedies and remedies are remedies are remedies and remedies are remedies are remedies are remedies are remedies and remedies are remedies are remedies are remedies. (e)
 - Choose to impose a late charge. The charge will not exceed five (5) cents per dollar of the payment in the event Buyer fails to make any payment within
 - Declare this Contract to be void thirty (30) or more days after Seller gives written notice to Buyer of Seller's intention to do so, unless the performance (1) then due under this Contract is tendered or accomplished prior to the time stated. At the end of the thirty (30) days, all of Buyer's rights under this Contract shall cease without further act by Seller. Seller shall then be entitled to immediate possession of the property. All payments previously made to Seller by Buyer may be kept by Seller as reasonable rental of the property up to the time of default. **(g)**
 - Appoint a receiver. Seller shall be entitled to the appointment of a receiver as a matter of right. It does not matter whether or not the apparent value of the property exceeds the amount of the balance due on the Contract. Any receiver appointed may serve without bond. Employment by Seller shall not disqualify a person from serving as a receiver. Upon taking possession of all or any part of the property, the receiver may: (iii)
 - Use, operate, manage; control, and conduct business on the property and make necessary expenditures for all maintenance and improvements that in the receiver's judgement are proper;
 - Collect all rents, revenues, income, issues, and profits from the property and apply such sums to the necessary expenses of use, operation,
 - Complete any construction in progress on the property, at Seller's option. To complete that construction, receiver may pay all bills, borrow (iii) If the revenues produced by the property are insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such sums as If the revenues produced by the property are insurincient to pay expenses, the receiver may borrow, from belief or otherwise, but it such such some receiver deems necessary. These sums shall be used for the purposes stated in this paragraph. Repayment of such sums shall be secured by this Contract. Amounts borrowed from or advanced by Seller shall bear interest at the same rate as the balance on this Contract. Interest shall be charged from the date the amount is borrowed or advanced until the amount is repaid. Any amount borrowed shall be paid by Buyer on
 - Elect to collect all rents, revenues, income, issues, and profits (the "Income") from the property, whether due now or later. Prior to default, Buyer may operate and manage the property and collect the Income from the property. In the event of default and at any time hereafter, Seller may revoke Buyer's right to collect the Income from the property. Seller may collect the income either through itself or a receiver. Seller may notify any tenant or other user to make payments of rents or use fees directly to Seller. If the income is collected by Seller, then Buyer irrevocably designates Seller as Other user to make payments or rents or use lees oreculy to belier. If the income is collected by belier, then buyer irrevocably designates belief as Buyer's name. Buyer also gives Seller permission to negotiate and collect such rents or fees. Payments by tenants or other users to Seller in response to Seller's demand shall satisfy the obligation for which the payments are made, whether or not any proper grounds for the demand existed. Seller shall apply the income first to the expenses of renting or
- REMEDIES NONEXCLUSIVE. The remedies provided above shall not exclude any other remedies provided by law. They are in addition to any other such 6.3 SECTION 7. SELLER'S RIGHT TO CURE

If Buyer fails to perform any obligation required of it under this Contract, Seller may, without notice, take any steps necessary to remedy such failure. Buyer shall reimburse Seller for all amounts expended in so doing on demand. Such action by Seller shall not constitute a waiver of the default or any other right or remedy which Seller SECTION 8. WAIVER

Failure of either party at any time to require performance of any provision of this Contract shall not limit the party's right to enforce the provision. If a party waives a breach of any provision of this Contract, the waiver applies only to that specific breach. It does not apply to the provision itself.

Buyer shall forever detend, indemnify, and hold Seller harmless from any claim, loss, or liability arising out of or in any way connected with Buyer's possession or use ouyer strain to ever deterior, indemniny, and more select nationess from any dealin, loss, or nationly arising out of or in any way connected with buyer's possession of the property. In the event of any litigation or proceeding brought against Seller and arising of the property; Buyer's conduct with respect to the property, or any condition of the property. In the event of any impation or proceeding prought against Seller and arising out of or in any way connected with any of the above events or claims, against which Buyer agrees to defend Seller, Buyer shall, upon notice from Seller, vigorously resist and SECTION 10. SUCCESSOR INTERESTS

This Contract shall be binding upon and for the benefit of the parties, their successors, and assigns. But no interest of Buyer shall be assigned, subcontracted, or This Contract shall be billiong upon and for the benefit of the parties, their successors, and assigns, but no interest of buyer shall be assigned, subcontracted, or otherwise transferred, voluntarily or involuntarily, without the prior written consent of Seller. Consent by Seller to one transfer shall not constitute consent to other transfers

ver of this section.

As a condition to such consent, Seller may increase the interest rate under this Contract from the date of the transfer. Any increase in the interest rate under this contract from the date of the transfer. Contract shall entitle the Seller to increase monthly payments. Monthly payments may be increased to the amount necessary to retire the obligation within the time provided Contract shall endue the Seller to increase monthly payments, monthly payments may be increased to the amount necessary to retire the congation within the time provided for in Section 1, 1.3, in this Contract. Any attempted assignment in violation of this provision shall be void and of no effect with respect to Seller. Buyer hereby waives notice of for in Section 1, 1.3, in this Contract. Any attempted assignment in violation of this provision shall be volud and of no enect with respect to Seller. Duyer nereby waives notice of and consent to any and all extensions and modifications of this Contract granted by Seller. Any other person at any time obligated for the performance of the terms of this and consent to any and an extensions and modifications of this contract also hereby waives such notice and consent. Any such extensions or modifications will not in any way release, discharge, or otherwise affect the liability of any person at any time obligated under this Contract. SECTION 11. TRANSFER FEE

If any interest of the Buyer under this Contract is assigned, subcontracted, or otherwise transferred, a fee to cover administrative costs will be immediately due and payable to Seller. The amount of the fee shall be prescribed by Seller's duly adopted Oregon Administrative Rule 274-20-440.

Any notice under this Contract shall be in writing and shall be effective when actually delivered in person or ten (10) days after being deposited in the U.S. mail, Any notice union this contract shall be in writing and shall be in the contract or such other address as either party may designate by written notice to the other.

SECTION S. COSTS AND ATTORNEY FEES - Code Conseque and To stone to Service Children to Service Children Events may occur that would cause Seller or Buyer to take some action, judicial or otherwise, to enforce or interpret terms of this Contract. Should such actions be the newalling party shall be entitled to recover from the other party all expenses reasonably incurred in taking such action. Such expenses shall include, but are not Events may occur that would cause Seller or Buyer to take some action, judicial or otherwise, to enforce or interpret terms of this Contract. Should such actions be limited to the following costs: Cost of surveyors' reports.

• Cost of forest-

whether incurred in a suit or action, in an appeal from a judgement or decree therein, or in connection with nonjudicial action. SECTION 14. SURVIVAL OF COVENANTS

Any covenants, the full performance of which is not required prior to the closing or final payment of the purchase price, shall survive the closing and the final payment Any covenants, the ruil performance of which is not required prior to the closing or final payment of the purchase price. Such covenants shall be fully enforceable thereafter in accordance with their terms. SECTION 15. GOVERNING LAW; SEVERABILITY.

This Contract shall be governed by the laws of the State of Oregon. In the event that any provision or clause of this Contract conflicts with applicable law, such conflict shall not affect any other provision and, to this end, the provisions of this Contract are severable. SECTION 16. REPRESENTATIONS; CONDITION OF PROPERTY

Buyer accepts the land, buildings, improvements, and all other aspects of the property, and any personal property sold under this Contract, in their present condition, includes latent defects, without any representations or warranties, expressed or implied, unless they are expressly set forth in this Contract or are in Buyer accepts the land, buildings, improvements, and all other aspects of the property, and any personal property sold under this Contract, in their present condition, as in the sold of the property of the property, and any personal property sold under this Contract, in their present condition, writing stoned by Seller. Buyer acrees that Buyer has ascertained from sources other than Seller, the applicable confine building housing, and other regulatory ordinances. AS IS. Present condition includes latent defects, without any representations or warranties, expressed or implied, unless they are expressly set forth in this Contract or are in and lowe. Butter also agrees that Buyer has ascertained, from sources other than Seller, the applicable zoning, building, housing, and other regulatory ordinances and laws as they may affect the present use or any intended future use of the writing signed by Seller. Buyer agrees that Buyer has ascertained, from sources other than Seller, the applicable zoning, building, housing, and other regulatory ordinances and laws as they may affect the present use or any intended future use of the

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IN WITNESS WHEREOF, the parties have caused this Contract to be executed in duplicate as of the first day and y police. Contain us cedim to and mainter shall not continue to make the same timelities.

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d to E CONTRACT NO. Nelson

STATE OF OREGON County of Klamath) ss June 20 , 19 . 85
Personally appeared the ab	ove named WILLARD F. NELSON, CONNIE B. NELSON, and JEFFERY S. NELSON
and acknowledged the fore	going Contract to be his (their) voluntary act and deed. Before me: August Alda
T CB	My Commission Expires: ////6/87
10 F On 60 S	SELLER: Director of Veterans' Affairs Gilling Gwen Ulrey Manager, Loan Processing
	Gwen Ulrey Manager, Loan Processing Title
STATE OF OREGON County of	Deschutes ss June 17, 1985
Personally appeared the at	oove named <u>Gwen Ul rey</u> did say that he (she) is duly authorized to sign the foregoing Contract on behalf of the Department of Veterans' Affairs to
authority of its Director.	, did say that he (she) is duly duthorized to digit and
authority of its Director.	De Coleman
authority of its Director.	Before me: Notary Public For Orego My Commission Expires: Lo -2- 35
authority of its Director.	Before me: Lean Ellino Notary Public For Orego
authority of its Director.	Before me: Notary Public For Orego My Commission Expires: 10-21-33
authority of its Director.	Before me: Notary Public For Orego My Commission Expires: 10-27-35 CONTRACT OF SALE
authority of its Director.	Before me: Notary Public For Orego My Commission Expires: 10-27-35 CONTRACT OF SALE

AFTER RECORDING, RETURN TO:

DEPARTMENT OF VETERANS' AFFAIRS 155 NE REVERE AVENUE BEND, OREGON 97701

Subject to the requirements and provisions of ORS Chapter 481 pertaining to the registration and transfer of ownership of a Mobile Home and any interest or

The premises herein described are within and subject to the statutory powers, including the power of assessment, of South Suburban Sanitary District.

The premises herein described are within and subject to the statutory powers, including the power of assessment, of Enterprise Irrigation District.

Subject to the regulations and assessments of the Country Green Homeowners Association.

Covenants, conditions and restrictions as shown on the recorded plat, as follows:

"This plat is approved subject to the following conditions: (1) The owners of the land in this subdivision, their heirs and assigns, in whom title may be vested, shall always at their own expense properly install, maintain and operate such systems; (2) The Enterprise Irrigation District, its successors or assigns, and the United States, person, firm or corporation operating the irrigation works of the Enterprise Irrigation District, shall never be liable for damage caused by improper construction, operation or care of such sytem or for lack of sufficient water for irrigation; (3) The liability of the operators of the Enterprise Irrigation District shall be limited to the delivery of water at established outles; (4) The lands will always be subject to irrigation assessments whether or not irrigation water is furnished or used."

Agreement, including the terms and provisions thereof, by and between South Suburban Sanitary District, a municipal corporation, East Suburban Sanitary District, a municipal corporation, and Henley Land Co., an Oregon corporation, recorded May 14, 1974 in Volume M74, page 5999, Microfilm Records of Klamath

Subject to Delcaration, including the terms and provisions thereof, executed by Henley Land Company, Inc., dated July 22, 1974 and recorded July 30, 1974 in Volume M74, page 9272, Microfilm Records of Klamath County, Oregon, to Amendment to Declarations executed by said Henley Land Company, Inc., dated June 12, 1975 and recorded in Volume M75, page 7360, Microfilm Records of Klamath County,

Right of Way Easement, including the terms and provisions thereof, Dated: May 24, 1983 Recorded: June 29, 1983

Volume: M83, page 10137, Microfilm Records of Klamath County, Oregon In favor of: Pacific Power & Light Company

For: Electric transmission and distribution line

Exhibit "B"

Buyer has agreed to make improvements to the property in lieu of the other means of satisfying the down payment requirements. The value of improvements to be completed by the buyer is \$2.527.00Buyer shall make the improvements in accordance with the Property Improvement Agreement, Form 590-M, signed this date. The value of the improvements will not reduce the balance on the contract; it will

STATE OF OREGON: COUNTY OF KLAMATH:ss I hereby certify that the within instrument was received and filed for record on the 21st day of June A.D., 19 85 at 2:27 o'clock o'clock p

EVELYN BIEHN, COUNTY CLERK

Fee: \$ 25.00