	STAR ROUTE 1 BOX 128 EAS	ST LAKE	AVENUE		1. Mas Page	_
	CHILOQUIN, OR 97624		AVENUE			
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	One S.W. Columbia Street Portland, Oregon 97258	en de services.	providence and the second s	4990-44 아이나 사람이 사람이 아이나 사람이 있다.	delfe attille en tyle an tyle An eine eine senten an an an an	
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	<u>MICI 14965-K</u>				OR RECORDER'S USE	<u>. 11 (</u>
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	THIS DEED OF TRUST ("Security	Instrument"	is made on	st day of .	July 198	5
	The grantor is DANIEL D. E	WING AND P	RENDA K EWING	tas aprīvijos. Istoras ragareje	· · · · · · · · · · · · · · · · · · ·	
-	- HUSBAND AND WIFE	the first state of states	M State Stat	(	("Borrower"). The t "Trustee"). The bene	f :
بد:	States of America, and whose address is O	an Associatione S W Colu	on, which is organize	ed and existing	and the state of t	
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<sup>I</sup>	dated the same date as this Security Instrum				evidenced by Borrow	er's note
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	secures to Lender: (a) the repayment of the	deht eviden	ced by the Note with	th interest, and		
÷,	Security Instrument; and (c) the performance			ler paragraph 7	to protect the securit	y of this
			r's covenante and ac	coments innger	Ints Security Instrum	ent and
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	described property located in * a corporation,	KLAMAT	r's covenants and ag and conveys to Trust H	ee, in trust, with	n power of sale, the fo County, (	ollowing Oregon:
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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 basis of current data and reasonable estimates of future escrow items.

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Pink: Customer (RC)

Form 3038 12/83

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Funds

(Impounds)

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OBEGON-2003 & ESEMIA - ENERGIAGE AND CONTROL CONTROL OF 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 in a count or verifying the escrow items. unless state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items. Lender may hor charge for floating and applying the Punds, analyzing the account or verifying the escrow items, unless Lender bays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Léilder hay how tharge for holding and applying the 'Punds,' analyzing the account or verifying the escrow items, unless Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law formula to be required to pay Borrower and agreement is made or applicable law. Lender may agree m writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law required in Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the requires interest to be paid, Lender shall not be required to pay Borrower any interest of earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds. Lender purpose for which each debits to the Funds was made. The Funds are pledged as additional security for the sums secured by 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 debits to the Funds was made. The Funds are pledged as additional security for the sums secured by

scurity Instrument. If the ambunt of the Funds held by Lender, together with the future monthly payments of Funds payable prior to e dates of the escrow items, shall exceed the amount reduired to bay the escrow items when due, the excess shall be. 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 exceed to Borrower's obtion, either promotly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the 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 Funds held by Lender is not sufficient to nav the escrow items when due. Borrower shall bay to Lender any at Borrower's option, either promptly repaid to Borrower or eredited 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 amount necessary to make up the deficiency in one or more payments as required by Lender. amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender 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-

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 application as a credit against the sums secured by this Security Instrument. ation as a credit against the sums secured by this Security Instrument. 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under abbs 1 and 2 shall be applied: first, to amounts payable under paragraph 2- second, to interest, and last, to principal. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied. first, to amounts payable under paragraph 2; second, to interest; and last, to principal.
 Charges: Liens. "Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the.

NONTRANSFERABLE aphs.1 and 2 shall be applied; first, to amounts payable under paragraph 2; second, to interest; and last, to principal, 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the tv which may attain priority over this Security Instrument, and leasehold, payments or ground rents, if any. 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 Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, it 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 promotly furnish to Lender all notices of amounts of a mount of a moun 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 to be baid under this paragraph. If Borrower makes these payments directly. Borrower shall promptly furnish to Lender all notices of amounts to Lender the person ball promptly furnish to Lender all notices of amounts to Lender the person ball promptly furnish to Lender all notices of amounts to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender all notices of amounts to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender the person ball promptly furnish to Lender to Lender the person ball promptly furnish to Lender the person ba 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 all notices of amounts receipts evidencing the payments we borrower makes: these payments directly, Borrower shall promptly furnish to Lender all notices of amounts receipts evidencing the payments we borrower makes: these payments directly, Borrower shall promptly furnish to Lender all notices of amounts receipts evidencing the payments we borrower makes: these payments directly, Borrower shall promptly furnish to Lender all notices of amounts receipts evidencing the payments we borrower shall promptly furnish to Lender all notices of amounts receipts evidencing the payments we be available of the payments directly and the paymen to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments; VB BORLE 1 POX 159 EV21 [VEE VEEDE CHIFDE CHIF 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 obligation operate to 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; (b) contests in good prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an

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 agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien as 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 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 the Property is subject to a hen 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 of the giving of notice. notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set form above within to us of the giving of notice. 5. Hazard Insurance.<sup>2</sup> Borrower shall keep the improvements how existing or hereafter erected on the Property insured against loss by fire, hazards included within the ferm treatended coverage thand any other hazards for which Lender 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 ferm the tended 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 insured against loss by fire hazards included within the term the term the term the term decoverage? and any other hazards for which hender 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 unreasonably withheld.

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 unreasonably withheld. sonably withheld. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause, shall have the right to hold the policies and renewals. If Lender requires. Borrower shall promotly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall carrier and Lender Hender may make proof of loss if not made promptly by Borrower. In these Frider and Rorfower of Berwieelag fee in writing lineuropacity and card card

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 naid premiums and renewal notices. In the event of loss. Borrower shall give prompt notice to the insurance 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 Lender carrier and Lender Lender may make proof of 1635 if not made promptly by Borrower. fier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing; insurance proceeds shall be applied to restoration or repair be Property damaged, if the restoration or repair is economically feasible and Lender's Security is not lessened. If the Unless Lendec 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 economically feasible or Lender's security would be lessened. The insurance proceeds shall be

of the Property damaged, if the restoration or repair is economically feasible and Lender's security 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 restoration of 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 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 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 bay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin 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 when the notice is given. when the notice is given. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or 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

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 6. Preservation and Maintenance of Property: Leaseholds, 50 Borrower shall not destroy, damage or substantially ment immediately prior to the acquisition in 2010 and 2010 to 1000 to fee tille shall not merge unless. Lender agrees to the merger in writing

6. Preservation and Maintenance of Property: Leaseholds. Börrower 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 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 fee title shall not merge unless Lender agrees to the merger in writing, conductor, i that commit conduct where the leasehold and 7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the 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 bankruntey, probate, for condemnation or to enforce laws or

-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 in the Property Lender's actions may include paying any sums secured by a lient which has priority over this Security regulations), then Lender may do and pay for whatever is necessary to profect 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 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 Lender may take action under this paragraph 7. Lender does not have to do sof Lender may take action under this paragraph 7, Lender does not have to doe under to does not have to doe under this paragraph 7, Lender does not have to doe under this paragraph 7, Lender does not have to doe under this paragraph 7, Lender does not have to does not h r may take action under this paragraph 7. Lender does not have to do sol Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from 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 Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the the state of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower remeeting navment.

equesting payment of the second of the secon 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. Horrower shall pay the premiums required to maintain the insurance in effect until such time as the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. psurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. [8] [8] [9] [8] Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender hall eive Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the Properties of any award or claim for damages, direct or consequential in commutation. shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. If E 39, Condemnation of the proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation of other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

MILLOOUTING OF STARY LAKE AVENUE OREGON Single Family FNMALAJLAGUNTorm Instrument

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10.39In the event of a total taking of the Broperty, the proceeds shall be applied to the sums secured by this So 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 paid to Borrower.

My commission expires

See. Notary Public, State of California

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

10. Borrower isot released; roroearance by Lender isot a waiver. Extension of the time for payment of 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. Lender shall not be required to commence proceedings against any successor in interest of refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by Teason of any demand made to the statistic payment of the sums in interest. by the original Borrower or Bofrower'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

that Borrower's consent. 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 partial prepayment without any prepayment charge under the Note.

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 paragraph 17

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 tender. 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 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 and the

which can be given effect without the connecting provision. To this end the provisions of this occurity finance of the 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 interesting 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 foregrind of the Security Instrument.

tederal 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 remediespermitted by this Security Instrument without further notice of demand on Borrower."

howest 18 Borrower's Right to Reinstate Jo In 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 toureasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay, the sums secured by 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.

NON-UNITORM COVENAMORS Borrower and Bonder furthen covenaut and agree as follows:

197 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 applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to care the 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 defaultion 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 defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender atilts option may require immediate payment in full of all sums secured by this Security. Instrument without further demand and may invoke the gower of sale and any other remedies permitted by applicable laws Lender shall be entitled to collects all texpenses incurred into pursuing the remedies provided in this paragraph 19, includingt, but not timited to, s reasonable attorneys fees and costs of title evidence; tobatt a provided in this paragraph 19, includingt, but not timited to, s

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