FORM No. 755A-MORTGAGE 54984 admittant 79.85 UCLODE age THIS MORTGAGE, Mede this 21st day of by Harold D. Howard and Margaret Howard, as tenants by the entirety nereinafter called Mortgagor, to......South Valley State Bank ...hereinafter called Mortgagee, WITNESSETH, That said mortgagor, in consideration of ....Twenty-one...thousand..five...hundred. bargain, sell and convey unto said mortgagee, his heirs, executors, administrators and assigns, that certain real prop-Lots 7 and 8, Block 10, Ewauna Heights, in the City of Klamath Falls, in the County of Klamath, State of Oregon. (IF SPACE INSUFFICIENT, CONTINUE DESCRIPTION ON REVERSE SIDE) Together with all and singular the tenemants, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and which may hereafter thereto belong or appertain, and the rents, issues and profits therefrom, and any and all fixtures upon said premises at the time of the execution of this mortgage or at any time during the term of this mortgage. To Have and to Hold the said premises with the appurtenances unto the said mortgagee, his heirs, executors, administrators and assigns forever This mortgage is intended to secure the payment of a certain promissory note, described as follows: Note dated October 21, 1985 in the amount of \$21,500.00 with right of renewals and future advances. (See reverse side for copy of note) See Exhibit A Signed copy of note) The data of maturity of the debt becured by this mortgage is the date on which the last scheduled principal payment becomes due, to-wit: October 20 , 19 89 The mortgagor warrants that the proceeds of the loan represented by the above described note and this mortgage are: (a)<sup>a</sup> primarily for mortgagor's personal, lamily, household or agricultural purposes (see Important Notice below), (b) for an organization or even it mortgagor is a matemate person) are for basis or commercial perposes wher than under the approxes. And said mortgagor covenants to and with the mortgagee, his heirs, executors, administrators and assigns, that he is lawfully seized in lee simple of said is and has a valid, unencumbered tills thereto and will warrant and forever delend the same against all persons; that he will pay said note; principal and interest according to the terms thereol; that while any part of said note remains unpaid he will pay all taxes, assessments and other charges of every nature which may be levied or assessed against said property, or this mortfage or the note above described, when due and payable and before the same may become delinquent; that he will promptly pay and satisfy any and all liens or encumbrances that are or may become liens on the premises or any part thereol superior to the lien of this mortfage; that he will keep the buildings now (no pt which may be hereafter excited on the premises insured in lavor of the mortfage; adainst loss or damage by fire, with extended coverage, in the sum of s. 21, 500, 00 ... in a company or companies acceptable to the mortfage; adainst premises to the mortfage as soon as insured; that he will keep the building and improvements on said premises. In good, therefore, it said more is said the set and the set according to its terms, this, converance shall be void, but otherwise shall remain in tull force as a mortfage to secure the performance of all of said covenants and the pay ite no will the pay of the mortfage may part thereol, the mortfage shall have the option to declare the whole amount unpaid on said note and being the cover daw for the the option to declare the whole amount unpaid no said note and being lien on said premises or insur-and this mortfage and be loreclosed at any time thereafter. And it the mortfage shall have the option to declare the whole amount unpaid no said note and here applies no material the same rate as and not any pay taxes or charges of and being may be foreclosed at any time on said prem-ises or any part thereol, the mortfage shall have the option to declare the whole amount unpaid no said note and on this mortfage may be loreclosed at any time thereafter. And it the mortfage shall have the option to declare the whole amount unpaid no said note any sums so paid by the mortgage. In the event of any suit or action being instituted to loreclose this mortgage, the losing party in such suit or action agrees to pay all reasonable costs incurred by the prevailing party therein lot tille reports and tille search, all statutory costs and disbursements and such further sum as the trial court may adjudge reasonable as the prevailing party's attorney's lees in such suit or action, and it an appeal is taken from my judgerne as the trial court may adjudge reasonable as the prevailing party's attorney's lees in such suit or action, and it an appeal is taken from my judgerne as the trial court may adjudge reasonable as the prevailing party's attorney's lees in such suit or action, and it an appeal is taken from my judgerne to deree entered therein the losing party lutther promises to pay such sum as the appellate court shall adjudge reasonable as the prival and provide the heirs, ercever, and the heirs, ercever, and all of the covernants and agreements herein containeed to loreclose this mortgage, the court may, upon motion tors and assigns of said mortgage, and or loss and mortgage respectively. In case suit on action is court and mortgage, the court may, upon motion of the mortgage, appoint a receiver to collect the rents and profits arising out of said trust, as the court may direct in its judgment or decree. In construing this mortgage, it is understood that the mortgage or mortgage may be more than one person; that if the context so requires, the singular pronoun shall be taken to mean and include the plural, the maxetume, the marketume and to individuals. IN WITNESS WHEREOF, said mortgagor has hereunto set his hand the day and year first above written. \*IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable; the mortgogee MUST comply with the Truth-in-Lending Act and Regulation Z by making re-quired disclosures; for this purpose, if this instrument is to be a FIRST lien to finance the purchase of a dwelling, use S-N Form No. 1305 or equivalent; if this instrument is NOT to be a first lien, use S-N Form X Jacob X Margaret Howard Uctober TATE OF OREGON. County of ..... ......voluntary act and deed. althers Notary Public for Oregon sion expires:..... (NOTAR ALTSEAL) TEATING comn MORTGAGE STATE OF OREGON, I certify that the within instrument was received for record on the ......day of ....., 19....., .....o'clock.....M., and recorded 2,111 (DON'T USE THIS 21,500.000 PACE: RESERVED in book/reel/volume No.....on FOR RECORDING page.....or as document/fee/file/ LABEL IN COUNTE instrument/microtilm No. ....., USED.) Record of Mortgages of said County. Witness my hand and seal of So. County affixed. NAMF Borb TITLE 5210 . 0 , 97601 Deputy KF0 Bv .....

25

1.14

a see

554

215	Howard						
	Howard, Harold D. Howard, Margaret and	TAR OF					
	139 Jefferson	Liovso	UTH VALLEY STATE BANK	OT	Alanat		_ 2
	Boppon Falls, Oregon	97601 I KL	5215 SOUTH SIXTH STREET		1773 Loan Number	33	·
	menudes each borrower about ADDR	RESS		C	Date 0cto	her 21	
			DER'S NAME AND ADDRESS is the lender, its successors and a		Maturity Date	October	20
	PRINCIPAL sum of Twenty-one +	If address lines to	and a	ssinne	oan Amount s	21,500.(	00 .
	Single Advance: I have received all	nousand five hur	dred and no/100			201281	
	Single Advance: I have received all Multiple Advance: The principal the amount Conditions: The conditions for f	sum shown above in vi	and in a successors and a and red and no/100 dditional advances are contempla maximum amount of principal Le		Dollar	s\$ 21 500	0.00
	Conditions: The condition	of \$	maximum amount of principal I of	ed under th	lis note.		+
		uture advances are	maximum advances are contempla maximum amount of principal I c	s are conte	under this note	. As of today	l have re
	Open End Credit: You and Lag conditions an Closed End Credit: You and La RPOSE: The purpose of this loan is EREST: Lagree to pay integration	ree that I may borrow up t	o the maximum a				
PU	RPOSE: The purpose of this loan is	agree that I mout	10	al more than	none time. This	featurain	
INT	EREST: I agree to pay interact		to the maximum only one time (an	· · 1 subien ·		out of ens subj	ect to al
	Conditions an Closed End Credit: You and I a RPOSE: The purpose of this loan is EREST: I agree to pay interest on the princ Fixed Rate: I agree to pay interest on ICC.	ipal balance(s) owing from	n time to time		all other condition	ons).	
	Variable Rate Low	ine fixed, simple rose of		ction			
	NOTICE AS	SET PERIODICALLY	the following index	ear. This ra	te may change	as stated helo.	
	No Index: The future rate	JU OF ANY CHANGE	IN PRIME DARD OF DIR	ECTORS	VALLEY S	TATE BANK	
	Arrequency and Timing: The rate	ot be subject to any intern	al or external index		BAN	WILL NO	I
	Maximum a	will not at any time fact	e as often as <u>DAILY</u> <u>SAME DAY AS CHANG</u>	F			
		Will not go abay	What happens to any to				
	Post Maturity Rate: I he rate v Post Maturity Rate: I agree to pay interest on the same fixed or variable rate Met a rate equal to <u>24.0 APR</u>	vill not go below			-, an apove or pe	elow these limi	its:
: t.	☐ on the same fixed or variable rate	hasis in effective	ter maturity, and until point in				
47	A state equal to _24.0 APR	met before mat	urity (as indicated above).	as stated b	elow:		
4 <b>7</b> 996	TIONAL CHARGES In addit						
	CHARGES: 3% Of nav	st, I D have paid IX	2000				
	CHARGES: In addition to intere CHARGES:	ment due or \$10.	00, Whicheven is add	litional char			
<u>ب</u>	Interest: I agree to pay accrued interest		tonever 1s gre	ater	ges _LUAN_	EFE: \$210	.00
	ji						
	Principal						
	incipal: I agree to pay the principal	and the second se					
	incipal: I agree to pay the principal	and the second se					
	Installments:   agree to pay the principal						
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each	in <u>60</u> payments. 7 Ovember 20 1	he, first payment will be in the	amoust			
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each	in <u>60</u> payments. 7 Ovember 20 1	he, first payment will be in the	amoust	of s _275.0	0	
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each Month</u> principal and interess Effect of Variable Rate: An increase in the	in <u>60</u> payments. 7 <u>OVember 20</u> , 1 1 t will be due <u>Octobe</u>	he, first payment will be in the	amoust	of s _275.0	0	
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each Month</u> principal and interess Effect of Variable Rate: An increase in the	in <u>60</u> payments. 7 <u>OVember 20</u> , 1 1 t will be due <u>Octobe</u>	he, first payment will be in the	amoust	of s 275 0	0	
X	Installments:   agree to pay the principal	in <u>60</u> payments. 7 <u>OVember 20</u> , 1 1 t will be due <u>Octobe</u>	he, first payment will be in the	amoust	of s _275.0	0	
× ×	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme X The amount of the final payment will t	in <u>60</u> payments. 7 <u>OVember 20</u> , 1 1 t will be due <u>Octobe</u>	he, first payment will be in the	amoust	of s _275.0	0	
× ×	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each <u>Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will the AL TERMS:</u>	in <u>60</u> payments. 7 DVember 20 , 1 1 t will be due <u>Octobe</u> interest rate will have the interest rate will have the int will be increased. be increased.	he, first payment will be in the	amoust	of s _275.0	0	
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No</u> each <u>Month</u> principal and interest fflect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will the ALTERMS:	in <u>60</u> payments. 7 <u>DVember 20</u> , 1 1 t will be due <u>Octobe</u> interest rate will have the ont will be increased. be increased.	he, first payment will be in the	amoust	of s _275.0	0	
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No</u> each <u>Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will the AL TERMS:	in <u>60</u> payments. 7 <u>DVember 20</u> , 1 1 t will be due <u>Octobe</u> interest rate will have the int will be increased. be increased.	he, first payment will be in the 9_85_A payment of \$_275 thereafter. T r_20, 19_89 following effect on the payment:	amount o 00 he final pay	of \$ _275,0 will be due on t ment of the en	0 the <u>20th</u> tire unpaid bal	_ day of ance of
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each <u>Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will the AL TERMS:</u>	in <u>60</u> payments. 7 <u>Dvember 20</u> , 1 1 t will be due <u>October</u> interest rate will have the int will be increased. be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T r_2019_89_ following effect on the payments	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No</u> each <u>Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will the AL TERMS:	in <u>60</u> payments. 7 <u>Dvember 20</u> , 1 1 t will be due <u>October</u> interest rate will have the int will be increased. be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T r_2019_89_ following effect on the payments	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fflect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will t AL TERMS:	in <u>60</u> payments. T <u>Dvember 20</u> , 1 1 t will be due <u>Octobe</u> interest rate will have the int will be increased. be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T 9 following effect on the payments SIGNATURES: 1 AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
XI KXE NITION BECUR LO/21	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fflect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will t The amount of the final payment will t AL TERMS: INTY: This note is secured by : Mortgi AL TERMS:	in <u>60</u> payments. 7 <u>DVember 20</u> , 1 1 t will be due <u>Octobe</u> interest rate will have the interest rate will have the interest at e will be increased. be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T r_2019_89_ following effect on the payments	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
XI KX ECUR LO/21 Checke	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fflect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will t The amount of the final payment will t AL TERMS: INTY: This note is secured by : Mortgi AL TERMS:	in <u>60</u> payments. 7 <u>DVember 20</u> , 1 1 t will be due <u>Octobe</u> interest rate will have the interest rate will have the interest at e will be increased. be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T 9 following effect on the payments SIGNATURES: 1 AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
XI XX ECUA Decou Section Secti	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each <u>Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will to The amount of the final payment will to AL TERMS: Mortgi Matter State State State State State State State (A no agreement was signed today securing of collateral securing this note. You will not for this secure the You will not</u>	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T 9 following effect on the payments SIGNATURES: 1 AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
XI XX ECUA Decou Section Secti	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will to The amount of the final payment will to AL TERMS: Mortgi Matter State St	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9_85 A payment of s_275 r_20thereafter. T 9 following effect on the payments SIGNATURES: 1 AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
XI XX ECUA Decou Section Secti	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fflect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will t The amount of the final payment will t AL TERMS: INTY: This note is secured by : Mortgi AL TERMS:	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he first payment will be in the 9_85_A payment of s_275 r_20thereafter. T 7_2019_89 following effect on the payments SIGNATURES: I AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
XI XXE BECUR ID/21 Checke Section or item ng it fr	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due <u>No each Month</u> principal and interess Effect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will to The amount of the final payment will to AL TERMS: Mortgi Matter State St	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he first payment will be in the 9_85_A payment of s_275 r_20thereafter. T 7_2019_89 following effect on the payments SIGNATURES: I AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR ITTION ECUR ID/21 Checke section or item mg it fr Hanker	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fflect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will t  AL TERMS:  NAL TERMS:  INTY: This note is secured by : Mortgi  Mortgi  d. no agreement was signed today securing n is for your internal use. It may not into of collateral securing this note. You will not om this section. } RS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR ITTON ECUR ID/21 Checke Section or item ng it fr Hanker	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fflect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will t  NAL TERMS:  NAL TERMS:  NAL TERMS:  ITY: This note is secured by : Mortgi  Nortgi  d. no agreement was signed today securing n is for your internal use. It may not imp of collateral securing this note. You will not om this section. }	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he first payment will be in the 9_85_A payment of s_275 r_20thereafter. T 7_2019_89 following effect on the payments SIGNATURES: I AGREE TO T THOSE ON THE OTHER SID	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR IO/20 ECCUR IO/20 Checke Section or item ing it fr Banker	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fffect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will t  AL TERMS:  INTY: This note is secured by : Mortgi  Mortgi  d. no agreement was signed today securing n is for your internal use. It may not into of collateral securing this note. You will not om this section. ]  RS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR 10/21 checke sectio. or item ing it fr BANKER	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fffect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will t  AL TERMS:  INTY: This note is secured by : Mortgi  Mortgi  d. no agreement was signed today securing n is for your internal use. It may not into of collateral securing this note. You will not om this section. ]  RS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR 10/21 checke section or item ing it fr BANKER	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due eachMonth principal and interess Iffect of Variable Rate: An increase in the The amount of each scheduled payme The amount of the final payment will t AL TERMS: INTY: This note is secured by : Mortgi IAL TERMS: INTY: This note is secured by : Mortgi IAL TERMS: INTY: This note is secured by : Mortgi of collateral securing this note. You will not om this section. ) INTS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR 10/21 checke section or item ing it fr BANKER	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interess fffect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will t  AL TERMS:  INTY: This note is secured by : Mortgi  Mortgi  d. no agreement was signed today securing n is for your internal use. It may not into of collateral securing this note. You will not om this section. ]  RS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR 10/21 checke section or item ng it fr BANKER	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interest principal and interest The amount of each scheduled payme The amount of the final payment will to The amount of the final payment will to AL TERMS: INTY: This note is secured by : Mortgi INS on house d. no agreement was signed today securing n is for your internal use. It may not im of collateral securing this note. You will not om this section. ) INS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR ID/TION ECUR ID/21	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interest principal and interest fflect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will to  AL TERMS:  IAL TERMS:  IAL TERMS:  d. no agreement was signed today securing n is for your internal use. It may not im of collateral securing this note. You will not om this section. }  RS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR 10/21 checke section or item ing it fr BANKER	Installments: I agree to pay the principal	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
DITION SECUR 10/21 checke section or item ing it fr BANKER	Installments: I agree to pay the principal Installments: I agree to pay this note i and will be due each principal and interest principal and interest fflect of Variable Rate: An increase in the  The amount of each scheduled payme  The amount of the final payment will to  AL TERMS:  IAL TERMS:  IAL TERMS:  d. no agreement was signed today securing n is for your internal use. It may not im of collateral securing this note. You will not om this section. }  RS SYSTEMS, INC. ST. CLOUD, MN_FORM UN_2/	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR SECUR 10/21 Checke Section or item ing it fr BANKER	Installments: I agree to pay the principal	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR DITION SECUR 10/21 Checke section or item ing it fr BANKER	Installments: I agree to pay the principal	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of
ECUR SECUR 10/21 Checke Section or item ing it fr BANKER	Installments: I agree to pay the principal	in <u>60</u> payments. 7 <u>DVember 20</u> 1 1 t will be due <u>October</u> interest rate will have the interest rate will have the interest at e will be increased.	he, first payment will be in the 9 85 . A payment of s 275 . 20	e amount o 00 he final pay	of \$ <u>275</u> 0 will be due on t ment of the en	020th tire unpaid bal	_ day of

Howard, Harold D.		17734
Howard, Margaret	SOUTH VALLEY STATE BANK 5215 SOUTH SIXTH STREET	Loan Number 300063L
139 Jefferson Klamath Falls, Oregon 97601	KLAMATH FALLS, OREGON 97601	Date October 21
BORROWER'S NAME AND ADDRESS		Maturity Date October 20 . 19
	LENDER'S NAME AND ADDRESS "You" means the lender, its successors and assigns.	Loan Amount \$ 21,500.00
promise to pay to you, or your order, at your address list		Renewal Of 201281L
PRINCIPAL sum of <u>Iwenty-one thousand</u>	five hundred and no/100	Dollars \$ 21 500 00
Single Advance: I have received all of this princip	pal sum. No additional advances are contemplated und	er this note.
LI Multiple Advance: The principal sum shown a	above is the maximum amount of principal I can bor	row under this note. As of today I have re
the amount of \$	and future principal advances are o	contemplated.
Conditions: The conditions for future advan	ces are	·····
	· · · · · · · · · · · · · · · · · · ·	
Open End Credit: You and I agree that I m	ay borrow up to the maximum amount of principal mo	ethan one time. This feature is subject to a
conditions and expires n	o later than 19	
Closed End Credit: You and Lagree that I	may borrow up to the maximum only one time (and sub	ject to all other conditions).
PURPOSE: The purpose of this loan is <u>KENEWAL</u> A	<u>ND TAX MONEY</u>	
NTEREST: I agree to pay interest on the principal balance	ce(s) owing from time to time as stated in this section	•
Fixed Rate: I agree to pay interest at the fixed, s Variable Rate: I agree to pay interest at the initi		
Mindex Rate: The future rate will be	3.00% above the following index rates	This rate may change as stated below.
RATE AS SET PE	RIODICALLY BY THE BOARD OF DIRECT	SOUTH VALLEY STATE BANK PRI
NOTIFI TOU UF	ANT CHANGE IN PRIME RATE.	
No Index: The future rate will not be sub	ject to any internal or external index. It will be entirely	y in your control.
Crequency and Timing: The rate on this	note may increase as often as <u>DAILY</u>	
	will take effectSAME_DAY_AS_CHANGE_	
Limitations: The rate on this note will not	at any time (and no matter what happens to any index	rate used) go above or below these limits:
Maximum Rate: The rate will not g	go above	
Minimum Rate: The rate will not g	go below principal owing after maturity, and until paid in full, a	
on the same fixed or variable rate hasis in	principal owing after maturity, and until paid in full, a	s stated below:
At a rate equal to _24.0 APR		
n na star na st		
AYMENTS: I agree to pay this note as follows:	have paid 23 agree to pay the following addide or \$10.00, whichever is greated	
· · · · · · · · · · · · · · · · · · ·		
Principal: Lagree to pay the principal		
X Installments: Lagree to pay this pote in	60 payments. The first payment will be in th	075 00
and will be dueNOVE	nber 20	amount of \$ <u>2/5-00</u>
each <u>month</u>	thereafter	The final payment of the entire unpaid bal
		The multipayment of the entire unpaid ball
principal and interest wil	be due <u>UCtober 20</u> , 19 <u>89</u>	
Effect of Variable Rate: An increase in the inte	rest rate will have the following effect on the navmer	nts:
Effect of Variable Rate: An increase in the inte	rest rate will have the following effect on the paymer will be increased.	n <b>ts:</b>
Effect of Variable Rate: An increase in the inte	rest rate will have the following effect on the paymer will be increased.	<b>ns:</b>
Effect of Variable Rate: An increase in the inte	rest rate will have the following effect on the paymer will be increased.	<b>ns:</b>
Effect of Variable Rate: An increase in the inte	rest rate will have the following effect on the paymer will be increased.	ns:
Effect of Variable Rate: An increase in the inte	rest rate will have the following effect on the paymer will be increased.	nts:
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in 	rest rate will have the following effect on the paymer will be increased.	nts:
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in 	rest rate will have the following effect on the paymer will be increased.	<b>115:</b>
DDITIONAL TERMS:	rest rate will have the following effect on the paymer will be increased. Increased.	
SECURITY: This note is secured by : Mortgac	rest rate will have the following effect on the paymer will be increased. ncreased. SIGNATURES: I AGREE T	Q THE TERMS OF THIS NOTE UNCL
DDITIONAL TERMS:	rest rate will have the following effect on the paymer will be increased. ncreased. SIGNATURES: I AGREE T	Q THE TERMS OF THIS NOTE UNCL
DDITIONAL TERMS:	rest rate will have the following effect on the paymer will be increased. ncreased. SIGNATURES: I AGREE T	Q THE TERMS OF THIS NOTE UNCLU
DDITIONAL TERMS:	rest rate will have the following effect on the paymer will be increased. ncreased. SIGNATURES: I AGREE T	Q THE TERMS OF THIS NOTE UNCLU
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in DITIONAL TERMS: SECURITY: This note is secured by :Mortgac 10/21/85 on house	ge_dated	Q THE TERMS OF THIS NOTE UNCLU
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in DITIONAL TERMS: SECURITY: This note is secured by :Montgac 10/21/85 on house If checked, no agreement was signed today securing (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (This section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section is for your internal use. It may not increase (The section internal use. It may not increase (The section internal use. It may not increase (The section internal use . It may not increase (The section use . It may no	rest rate will have the following effect on the paymer will be increased. Increased. SIGNATURES: I AGREE T THOSE ON THE OTHER S Margaret This note.	Q THE TERMS OF THIS NOTE UNCLU
SECURITY: This note is secured by :Mortgace  DDITIONAL TERMS:   SECURITY: This note is secured by :Mortgace  ID/21/85 on house If checked, no agreement was signed today securing (This section is for your internal use. It may not incoment of item of collateral securing this note. You will not	rest rate will have the following effect on the paymer will be increased. Increased. SIGNATURES: I AGREE T THOSE ON THE OTHER S Margaret This note.	Q THE TERMS OF THIS NOTE UNCLU
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in DITIONAL TERMS: SECURITY: This note is secured by :Mortgac 10/21/85 on house If checked, no agreement was signed today securing If the section is for your internal use. It may not inc ment or item of collateral securing this note. You will not	rest rate will have the following effect on the paymer will be increased. Increased. SIGNATURES: I AGREE T THOSE ON THE OTHER S Margaret This note.	Q THE TERMS OF THIS NOTE UNCLU
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in DITIONAL TERMS: SECURITY: This note is secured by :Mortgac 10/21/85 on house If checked, no agreement was signed today securing If the section is for your internal use. It may not inc ment of item of collateral securing this note. You will not lo omitting it from this section. }	ge_dated	Q THE TERMS OF THIS NOTE UNCL
SECURITY: This note is secured by :Mortgac MODITIONAL TERMS:	ge_dated	O THE TERMS OF THIS NOTE (INCLU SIDE). I have received a copy on today's Howard
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in DDITIONAL TERMS: SECURITY: This note is secured by :MOrtgag 10/21/85 on house If checked, no agreement was signed today securing (This section is for your internal use. It may not inc ment or item of collateral securing this note. You will not 1 omitting it from this section. ) STATE OF OREGON: COUNTY OF KLAMAT Filed for record at request of	rest rate will have the following effect on the paymer will be increased.     ncreased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signature to the paymer will be incr	O THE TERMS OF THIS NOTE (INCLU SIDE). I have received a copy on today's Howard
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in The amount of the final payment will be in DITIONAL TERMS: SECURITY: This note is secured by :Mortgacy 10/21/85 on house If checked, no agreement was signed today securing (This section is for your internal use. It may not incoment or item of collateral securing this note. You will not loomitting it from this section.) STATE OF OREGON: COUNTY OF KLAMAT Filed for record at request of	rest rate will have the following effect on the paymer will be increased.     ncreased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: I agree to the paymer will be increased.     Image: Signatures: Image: Signatures will be paymer will be paymer will be in	O THE TERMS OF THIS NOTE (INCLU SIDE). I have received a copy on today: Howard Course the 31st day
SEcurity: This note is secured by :	rest rate will have the following effect on the paymer will be increased.     ge_dated     ge_dated     this note.     clude every agree- lose any security by     'H:     ss.     it   3:44     o'clock   M., and duly, f	O THE TERMS OF THIS NOTE (INCLU SIDE). I have received a copy on today Howard Courses 31st
Effect of Variable Rate: An increase in the inte The amount of each scheduled payment v The amount of the final payment will be in The amount of the final payment will be in DDITIONAL TERMS: SECURITY: This note is secured by :MOrtgag 10/21/85 on house If checked, no agreement was signed today securing (This section is for your internal use. It may not inc ment or item of collateral securing this note. You will not 1 omitting it from this section. ) STATE OF OREGON: COUNTY OF KLAMAT Filed for record at request of	rest rate will have the following effect on the paymer will be increased.     Increase.	O THE TERMS OF THIS NOTE (INCLU SIDE). I have received a copy on today's Howard Courses the 31st day

,