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1.2 PAYMENT OF TOTAL PURCHASE PRICE. The total purchase price shall be paid as follows:
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Build and be given credit for \$ which amount each the purchase price.
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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, Form 590-M, signed this date.
The balance due on the Contract of \$ 25,175.00 shall be paid in payments beginning on the first day of
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<u>December 1</u> , <u>19.85</u> . The initial payments shall be <u>s</u> . <u>227.00</u> 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 amount, the taxes or assessments.
Buyer shall pay an amount estimated by Seller to be authorized payments shall be \$ 227.00
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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, When Buyer pays Seller for taxes and assessments that narmonity and by Buyer to Seller for balance due on the Contract. When Seller pays the taxes or assessments that narmonity the payment of taxes and assessments that narmonity and by Buyer to Seller for taxes and assessments that narmonity and by Buyer to Seller for taxes and assessments.
the payment of taxes and assessments will not be held in reserve by Seller. When Buyer pays Seller for taxes and assessments change. The money paid by Buyer to Seller for balance due on the Contract. When Seller pays the taxes or assessments, that amount will be added to the balance due on the Contract. This is a 20
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year Contract and the final payment is due November 2005 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 1.4

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). 9_0_percent per annum.

1.5

PRE-PAYMENTS. Buyer may prepay all or any portion of the balance due on the Contract at any time without penalty. 1.6

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. 17

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, Seler 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 2.1 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 22

MAINTENANCE. Buyer shall keep all buildings, other improvements, and landscape now existing, or which shall be placed on the property, in good condition 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. 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

SECTION 3. INSURANCE

PROPERTY DAMAGE INSURANCE. Buyer shall get and keep policies of fire insurance with standard extended coverage endorsements (and any other 3.1 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.

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

SECTION 4. EMINENT DOMAIN

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 Selier, 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.

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- 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. (b)
- 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.

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		ALCER DIES ON DEFAULT. In the event of a default, Seller may take any one or more of the following steps: 2533 YEMFOTTA DIA 212 (1851)
		DIES ON DEFAULT. In the event of a default, Seller may take any one or more of the following steps: 253,157,157,157,157,157,157,157,157,157,157
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feit and foid and	: (Q)	Specifically enforce the terms of this Contract by suit in equity:
	(c)	
	(d)	Exercise the rights and remedies of a secured party as provided by the dama which Seller has a security interest. respect to any part of the property which constitutes personal property in which Seller has a security interest.
		respect to any part of the property which constitutes personal property in which Seller has a security intervent Buyer fails to make any payment within 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
	(e)	Choose to impose a late charge, the analysis the performance
		Di days a thirte it is due. 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 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
	(f)	Declare this Contract to be void thirty (30) or more days after Seller gives written notice to Buyer of Seller S intention to 00 so, all of Buyer's rights under this 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 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 Contract shall cease without further act by Seller. Seller shall the property up to the time of default.
		Contract shall cease without further act by Sener. Sener shall were to the time of default.
		to Seller by Buyer may be kept by Seller as reasonable remained of the apparent value of
the second states	(g)	Appoint a receiver. Seller shall be entitled to the appointment of a receiver appointed may serve without bond. Employment by Seller shall not
	(9/	the property exceeds the amount of the balance use on the control control of the property, the receiver may
		disqualify a person from serving as a receiver. Upon taking possession of all or any part of the property, the techniques for all maintenance and (i) Use, operate, manage, control, and conduct business on the property and make necessary expenditures for all maintenance and
· .		(i) Use, operate, manage, control, and conduct ousliness on the property
		 (i) Use, operate, minutes events in the receiver's judgement are proper; improvements that in the receiver's judgement are proper; (ii) Collect all rents, revenues, income, issues, and profits from the property and apply such sums to the necessary expenses of use, operation,
		(ii) Collect all rents, revenues, income, issues, and profils from the property and pro-
		and management; (iii) Complete any construction in progress on the property, at Seller's option. To complete that construction, receiver may pay all bills, borrow (iii) Complete any construction in progress on the property, at Seller's option. To complete that construction, receiver may pay all bills, borrow
		(iii) Complete any construction in progress on the property, at Sever a Social a Specifications that Seller deems appropriate. funds, employ contractors, and make any changes in plans and specifications that Seller deems appropriate.
		tunds, employ contractors, and make any changes in plans and specifications that select observer may borrow, from Seller or otherwise, such sums as funds, employ contractors, and make any changes in plans and specifications that select observer may borrow, from Seller or otherwise, such sums as 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 insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such sums as if the revenues produced by the property are insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such such as the property are insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such such as the second by the property are insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such such as the second by the receiver may borrow in the property are insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such such as the second by the receiver may borrow in the property are insufficient to pay expenses, the receiver may borrow, from Seller or otherwise, such as the second by the receiver the property are insufficient to pay expenses, the receiver may borrow in the second by the receiver the property are insufficient to pay expenses, the receiver may borrow in the second by the receiver the property are insufficient to pay expenses. The receiver may borrow in the second by the receiver the property are insufficient to pay expenses and the second by the second by the receiver the receiver the second by
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		receiver deems necessary. These sums shall be used for the purposes stated in this paragraph. Nepayinant of sources on this Contract. Interest shall this Contract. Arnounts borrowed from or advanced by Seller shall be ar interest at the same rate as the balance on this Contract. Interest shall this Contract. Arnounts borrowed from or advanced by Seller shall be amount is repaid. Any amount borrowed shall be paid by Buyer on
		this Contract. Amounts borrowed from or advanced by Seller shall bear interest at the same rate as the balance of the balance
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	(h)	demand. Bect to collect all rents, revenues, income, issues, and profits (the "income") from the property, whether due now or later. Prior to default, Buyer may Elect to collect all rents, revenues, income, issues, and profits (the "income") from the property. In the event of default and at any time hereafter. Seller may revoke
	(0)	Elect to collect all rents, revenues, income, issues, and profits (the "income") from the property. Whether due not not interferent the property in the proper

other user to make payments of rents or use fees directly to Seller. If the Income is collected by Seller, then Buyer irrevocably designates Selier as Buyer's attorney-in-fact and gives Seller permission to endorse rent or fee checks in 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 collection and the balance (if any) to payment of sums due from Buyer to Seller under this Contract.

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 may have on account of Buyer's default.

SECTION 8. WAIVER

remedies.

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 defend, indemnify, and hold Selier harmless from any claim, loss, or liability arising out of or in any way connected with Buyer's possession or use of the property: Buyer's conduct with respect to the property, or any condition of the property. In the event of any litigation or proceeding brought 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 out or or in any way connected which any or the above growth of catalog grants against address of the second such actions or proceedings through legal counsel reasonably satisfactory to Seller.

SECTION 10. SUCCESSOR INTERESTS

BVOCThis 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 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

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 or waiver of this section. 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 for in Section 1, 1.3, in this Contract. Any attempted assignment in violation of this provision shall be vold and of no effect with respect to Seller. Buyer hereby 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 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.

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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.

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SECTION 12. NOTICE

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, postage prepaid and addressed to the party at the address stated in this Contract or such other address as either party may designate by written notice to the other.

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