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MENT OF TOTAL PURCHASE PRICE. The total purchase price shall be paid as follows: Seller acknowledges receipt of the sum of \$ None

\_ from Buyer, as down payment on the purchase price.

Buyer shall make improvements to the property in accordance with the Property Improvement Agreement, Form 590-M, signed this date. Completion of the agreedupon improvements will satisfy the equity requirements of ORS 407.375(3). The value of the improvements will not be subtracted from the purchase price nor subtracted from

The balance due on the Contract of \$ 26,000.00

shall be paid in payments beginning on the first day of March 1 19\_86. The initial payments shall be \$\_234.00

Buyer shall pay an amount estimated by Seller to be sufficient to pay taxes, when due. Buyer also shall pay to Seller on demand any additional amounts which may be

The total monthly payments on this Contract shall change if the interest rate changes or if the taxes and assessments change. The money paid by Buyer to Seller for the payment of taxes and assessments will not be held in reserve by Seller. When Buyer pays Seller for taxes and assessments, that payment will be subtracted from the

balance due on the Contract. When Seller pays the taxes or assessments, that amount will be added to the balance due on the Contract.

		Jiddiy 1	2006
1.4 INTEREST RATE. The annual interest rate during the term of olvency of the Denartment of Vacanta and the term of		(month, day)	
Olvency of the Department of the Annual interest rate during the term of	this Contract is upricible. to		(year)

the Department of Veterans' Affairs. The Seller may periodically change the interest rate by Administrative Rule pursuant to the provisions of ORS 407.375 (4). The initial annual interest rate shall be ... ... 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.

1501 1.6 CI PLACE OF PAYMENTS. All payments to Seller shall be made to Department of Veterans' Affairs at 700 Summer Street, N.E., Salern, Oregon 97310-1201, unless Seller gives written notice to Buyer to make payments at some other place.

WARRANTY DEED. Upon payment of the total purchase price for the property as provided for by this Contract and performances by Buyer of all other terms, conditions, and provisions of the Contract. Seller shall deliver to Buyer a Warranty Deed. Such Warranty Deed shall warrant marketable title, except for those tiens 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

2.1

POSSESSION. Buyer shall be entitled to possession of the property from and after the date of this Contract. It is understood, and agreed, however, that Buyer will permit Seller and its agents to enter the property at reasonable times, to inspect the property. Buyer shall not permit the premises to be vacant for more than thirty (30) consecutive days.

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 tota balance a sate yo 

## SECTION 3. INSURANCE

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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, Seiler 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 Seller, Buyer shall execute any necessary financing statements in the form required by the Uniform Commercial Code and shall file the statements at Buyer's expense. Without further authorization from Buyer, Seller may at any time file copies of the Contract as financing statements. Upon default under the terms of this Contract, Buyer shall, within three (3) days of receipt of written demand from Seller, assemble the personal property and make it available to Seller.

6.1

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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and ton	Co.(a)	MEDIES ON DEFAULT. In the event of a default, Seller may take any one or more of the following steps:
Solo and the		Coccare the entitle balance due on the Cohtract, including interest, immediately due and payable;
	(c)	Specifically enforce the terms of this Contract by suit in equity;
	(d)	LAGICISE DIE DONIS and remodies of a second data of a
		Exercise the rights and remedies of a secured party as provided by the Uniform Commercial Code. Seller may exercise these rights and remedies with respect to any part of the property which constitutes personal property in which Seller has a security interest.
	(e)	Choose to impose a late charge. The charge will not exceed five (5) center and children as security interest.
	(f)	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 Daclare the Contract to be
	.,	then due under this Contract to be void thirty (30) or more days after Seller gives written notice to Ruver of Seller's interaction to
		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 rocentry (30) days, all of Buyer's rights under this to Seller by Buyer may be kent by Seller. Seller shall then be entitled to immediate possession of the rocentry days.
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		the property exceeds the amount of the balance due on the Contract. Any receiver as a matter of right. It does not matter whether or not the apparent value of disqualify a person from serving as a receiver. Upon taking possession of all or any part of the property the receiver man.
		disqualify a person from serving as a receiver. Upon taking possession of all or any part of the property, the receiver appointed may serve without bond. Employment by Seller shall not (i) Use, operate, manage, control, and conduct husiness on the amount of the property, the receiver may:
		improvements that in the receiver's indoement are present in the property and make necessary expenditures for all mainteneness and
		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 funds, employ contractors, and make any changes in plans and specifications that Seller deems appropriate.
		receiver deems necessary. These sums shall be used for the purposes stated in this paragraph. Repayment of such sums as this Contract. Amounts borrowed from or advanced by Seller shall be ar interest at the same rate as the balance on this shall be secured by be charged from the date the amounts in the tract.
		this Contract. Amounts borrowed from or advanced by Seller shall be ar interest at the same rate as the balance on this Contract. Interest shall be secured by be charged from the date the amount is borrowed or advanced until the amount is repaid. Any amount borrant borrant. Interest shall demand.
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		operate and manage the property sincome issues, and profits (the "Income") from the property, whether due now or later. Prior to default, Buyer may Buyer's right to collect the Income from the property. Seller may collect the income either through itself or a receiver. Seller may notify any tenant or buyer's attorneyin, fast and olive the seller may collect the income is collected by Seller, the property seller may notify any tenant or Buyer's attorneyin, fast and olive Seller. If the income is collected by Seller, the property seller may notify any tenant or
		other user to make payments of rents or use fees directly to Seller. If the income either through itself or a receiver. Seller may notify any tenant or Buyer's attorney-in-fact and gives Seller permission to endorse rent or fee checks in Buyer's name. Buyer inrevocably designates Seller as and collect Buch rents or reas. Permission to endorse rent or fee checks in Buyer's name. Buyer actions of the seller as
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Met 34	- 20	and collect Buch rents and gives seller permission to endorse rent or fee checks in Buyer's name. Buyer along gives seller seller as 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.
6.3		
remedies.		DIES NONEXCLUSIVE. The remedies provided above shall not exclude any other remedies provided by law. They are in addition to any other such
		the provided by law. They are in addition to any other such

## 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

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.

### SECTION 9. INDEMNIFICATION

Buyer shall forever defend, indemnify, and hold Seller harmless from any claim, loss, or liability arising out of cr 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 itigation 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 defend such actions or proceedings through legal counsel reasonably satisfactory to Seller.

## SECTION 10. SUCCESSOR INTERESTS

This Contract shall be binding upon and for the benefit of the parties, their successors, and assigns. But no interest of Buyer shall be assigned, subcontracted, or 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 or waiver of this section.

As a condition to such consent, Seller may increase the interest rate under this Contract from the date of the transfer. Any increase in the interest rate under this Contract 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 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 period at any time obligated under this Contract.

#### SECTION 11. TRANSFER FEE

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

#### 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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CONTRACT NO.

23 SECTION 12 COSTS AND ATTORNEY FEES BEING BOT BEING BOT BID STOR TO SHOLY OR SALLY SET TO THE STORES Events may occur that would cause Seller or Buyer to take some action, judicial or otherwise, to enforce or interpret terms of this Contract. Should such actions be Events may occur that would cause Seller or Buyer to take some action, judicial or otherwise, to enforce or interpret terms of this Contract. Should such actions be taken, the prevailing party shall be entitled to recover from the other party all expenses reasonably incurred in taking such action. Such expenses shall include, but are not where the state of the second of the limited to the following costs:

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Any covenants, the full performance of which is not required prior to the closing or final payment of the purchase price, shall survive the closing and the final payment SECTION 14. SURVIVAL OF COVENANTS

of the purchase price. Such covenants shall be fully enforceable thereafter in accordance with their terms.

SECTION 15. GOVERNING LAW; SEVERABILITY. This Contract shall be governed by the laws of the State of Oregon. In the event that any provision or clause of this Contract conflicts with applicable law, such conflict shall not affect any other provision and, to this end, the provisions of this Contract are severable.

SECTION 16. REPRESENTATIONS; CONDITION OF PROPERTY Buyer accepts the land, buildings, improvements, and all other aspects of the property, and any personal property sold under this Contract, in their present condition, AS IS. Present condition includes latent defects, without any representations or warranties, expressed or implied, unless they are expressly set forth in this Contract or are in writing signed by Seller. Buyer agrees that Buyer has ascertained, from sources other than Seller, the applicable zoning, building, housing, and other regulatory ordinances and laws. Buyer also agrees to accept the property with full awareness of these ordinances and laws as they may affect the present use or any intended future use of the

property. Buyer agrees that Seller has made no representations with respect to such laws or ordinances. a sent to store the part to a sent to a sent of a first of the sent to a sent to a sent of a first of the sent s jas kan sa misin shirish

Subject to the right of redemption arising from a Decree of Foreclosure in Case Number 84-715CV in the Circuit Court of the State of Oregon for the County of Klamath, in accordance with ORS 23.560. Said redemption period ends May 6, 1986.

In the case of such redemption, seller shall refund buyer the purchase price, plus interest at the rate of 9.0 per cent per annum. This amount will be reduced by \$263 per month as a reasonable rental for the use of the property.

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THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

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This document is the entire, final, and complete agreement of the parties pertaining to the sale and purchase of the property. The document supersedes and replaces all prior or existing written and oral agreements (including any sale or earnest money agreement) between the parties or their representatives relating to the property.

IN WITNESS WHEREOF, the parties have caused this Contract to be executed in duplicate as of the first day and year above

প্রতিষ্ঠান কোনো এই বিশ্বৰ প্রায় হয়। তেওঁ যে যে জেলেন্ট্রিক্ট নিউন্দেই যে একন্ট্র হয় হয় হেলেন্ড বেনায়ক যে এই মেনের বন্ধ প্রতিষ্ঠান হয় বিশ্বৰ প্রায় হয়ে। বেনা হয় বেল্ট্রেকর বিশ্ব বিশ্বর হয়ে হয় হয় হেলেন্ড বেনায়ক যে ব written. and a fille BUYER(S):

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GARY W. INMAN

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511 (132) AT (1194) 1.11.1214

Page 4 of 5

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Personally appeared	the above named	Gary W. Inman		
and acknowledged th	e foregoing Contract to be	his (their) voluntary act and	deed.	
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