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Sprea disease This Line for Recording Data)

DEED OF TRUST

THERE ENGLID OF TRUST ("Secondary Instrument") is to	adeon March 10
THE DELLD OF TRUST ("Security Instrument") is to 14	AND GRACE L. NISEMEN * * *
(" Aortomet")	The protects
	("Trustee"). The beneficiary is
WELLE Lam St Compares	CIATION which is organized and existing
under the laws of the thilled Staten of America	and whose address is .2943. South. Sixth
Ervicent Wilsonauth that is, intervite STIADE	("Lender").
the stander armen lander alter principal sent of OTHE ALDADERED.	OPTY TWO THOUSAND FIVE HINDRED DOLLARS
- ##### \$#\$############################	2.500 .00). This debt is evidenced by Borrower's note
des all after summer dance in after Secondary London and C"None". whi	ch provides for monthly payments, with the full debt, if not
tern ferre firet, where small progratike true	This Security Instrument
use irre to lender: (a) the ripayment of the dest evidenced b	w the Note with interest, and all renewals, extensions and
the fifther the sector of the projection of all out it is the with interest	whenced under maragraph 7 to protect the security of this
the control former, they tree projection on an our or a start, when an our start is the Strategy for the start with the performance of the start of	and an and a reasonante under this Security Instrument and
And Manal Bandar Brand and the hand the hand the hand the band of the second seco	Wenants also agreements under this security instrument und
the Diret. For this purpose, florrewer it frostably prants and	DRIVEY'S LO 18 LINGE, LA LINGE, WITH DOWEL OF SALE, THE KONOWING
ites tribes & property because in	warmensuis-werdenis-selenese and a second and a second second second second second second second second second

A tract of land situated in the Southwest quarter of the Southeast quarter of Section 1. Township 39 South, Range 9 East of the 4 Willamette Meridian, Klanath County, Oregon, being more particularly described as follows:

Negimming at a point on the North right of way line of the County road known as Hilyard Avenue, 30 feet North and at right angles from the center line of Hilyard Avenue, this point of beginning being North 0°04' West a distance of 30 feet and North 89°56' Fast a distance of 514.1 feet from the iron axle which marks the quarter Corner Common to Sections 1 and 12 in Township 39 South, Namge 9 East of the Willamette Meridian, thence North 29°06' East and along the line of property conveyed to Edward D. and Ester V. Ault by deed recorded in Volume 252, page 435 of Klamath County Need Records, a distance of 352.6 feet, more or less, to the Southerly right of way line of the Dalles-California State Highway; Unence North 46'09' Nest along said right of way line a distance of 334.2 feet to a point; thence South 43°51' West a distance of 405.8 feet to a point; thence South 3°24' East a distance of 415 feet, more or less, to the North line of said Hilyard Avenue; thence North 89'56' East along said North line of Hilyard Avenue a distance of 230 feet to the point of beginning.

EXCEPTING THEREFROM that portion conveyed to State of Oregon by instrument recorded June 19, 1972 in Volume M72, page 6558.

Nee attached Adjustable Rate Loan Rider made a part herein.

an Barris Ba Sharan a Manasaril Ba	6800	South Sixth	Street	 Klamath Fall	S
	1.1	[Stree	1	[City]	
9	7603	("Prope	ty Address");		
ANN ALTERNATION CONCERNMENT NO	APIS Cale				

Tonactivities Wittes all the imployed sense now or licrcafter erected on the property, and all easements, rights, up partitionness, ments, movalines, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or detending a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the detending is melented as in this Security Languagements as the "Property."

Bonnet in Constants that Bonneter is lawfully scied of the estate hereby conveyed and has the right to grant and workey the Property and that the Property is uncencurabered, except for encumbrances of record. Borrower warrants and will defend promovally the task to the Property against all claims and demands, subject to any encumbrances of record.

These Stellungthe Existence to the second second second to the second se

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4431

Binnewer and Lander our remain and agrees as follows: 1. Preparent of Principal and Langerst; Prepar instit and Late Child get. Borrower shall promptly pay when due

(if in the intervention of a construction of a second set of the Note and any propagation of the full a curr ("Europe") could be the set of the second by the Note and any propagation and late charges due under the Note.
(if it is a intervention the debt existenced by the Note and any propagation and late charges due under the Note.
(if it is a intervention of the debt existence is a second by the Note and any propagation and late charges due under the Note. to transfer our sines and some state are due under the Note is paid in full, a sum ("Funds") equal to

the manufaction with the using interesting programme auto more to be second, while the roote is pare in and, a sum (runus) equal to be while the same state of the priority ever this Security Instrument; (b) yearly entranssention one the property saves and compositions were trany intern promy over this security instrument; (o) yearly hereinetheld pupper take (or ground tends on the Property, if any; (c) yearly harard insurance premiums; and (d) yearly investigate offent item previously, if any. These items are called "covery itents." Lender thay estimate the Funds due on the

non more vision many reasonments using not under the chapter is of accounts of which are insured or guaranteed by a federal or the time and constraint class and researched be excited then of fintants exprom iteras. HINT THEFT IS SAME THE INCOMEND AND AND AND AND THE CAPPERS OF ACCOUNTS (IN WINCH ARE INSURED OF GUARANCED BY A RECEIPT OF THE SAME AND A RECEIPTING THE ACCOUNTS (IN WINCH ARE INSURED OF A RECEIPTING OF A R

state approach partnering actuary to account to yours are presentatively. Letter state appay the runas to pay the escrow items, unless builded many instanting the letting the before the lighting and hipplying the Fredrik, analyzing the account or verifying the escrow items, unless Connect many and counter an unmaning and improves when a very and use account of very ing the eccount counters, and a principle law permits Lender to make such a charge. Borrower and Construct programmer maneres and the summer summer and equiparents for presents service to make social a charge, portour and (maker more up of the in writing these interval shall be pair) on the Funds. Unless an agreement is made or applicable law Constant in any of res on writing tonan supervise small on pairs on the suman courses an agreetical is made of apprendic law Something without in the pairs, I ender shull not be real and to pair Borrowier any interest or earnings on the Funds. Lender emparter withings i uniter panel, a graver small near us recentres to pay borrower any increast or earnings on the Funds and the shell give for withing the basis debits to the Funds, was made in The Funds are pledged as additional security for the sums secured by the descent in the sector of the Funds, was made in The Funds are pledged as additional security for the sums secured by

The dive dive tof the control with a send by Lender, logather with the figure monthly payments of Funds payable prior to the dive dive dive tof the control without whill exceed the a most of pay the exceed to pay the exceed to pay the exceed to be to be a send of the figure of Funds. If the illine Institutiky for several terms the une uner the une excross nerrors, some inscrete nor a proving property to pay the excross mentally payments of Funds. If the the maintressent is optimum, estimate presentation in the presence of creaters in borrower on monthly payments of runds. If the Antisents of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

tensivit veresury the make up the deficiency in our (or envire suyments assrequired by Lender. Upone participant in this of all summing an over the participant instrument. Lender shall promptly refund to Borrower Upon payment in uses of all same secures is the property is sold or acquired by Lender. Lender shall apply no later users if which belid by Lender. If ander paragraph 19 the Property is sold or acquired by Lender. Lender shall apply, no later that iteration is a strike to the same of the Property for its acquisition by Lender, any Funds held by Lender at the time of apply interface with the same because by this Security Testrum ent.

application sets which again at the summinectand by this Necurity Instrument. 3. Application of Wayments. Unless applicable have provided otherwise, all payments received by Lender under 3. Applications of Wayments. Unless applicable have provided otherwise, all payments received by Lender under the Note; second, to prepayment charges due under the States that, to stations by indefine which for any paragraph 2. South, to interest due; and last, to principal due. 4. Ourself, to stations purpled to which paragraph 2. South, to interest due; and last, to principal due. 4. Ourself, to stations and imposition which paragraph 2. South, to interest due; and last, to principal due. 4. Ourself, to stations a station of the state paragraph 2. South, to interest due; and last, to principal due. 4. Ourself, to state a state paragraph 2. South, to interest due; and less fines and impositions attributable to the 5. South of the state of the state of the state of the first state of the first state of the state na theory and the second measure second pay the states encountered, and leasthold payments or ground rents, if any.

many waters may make provide user and gravity mer and a rawing mourney and reaction paid in that manner, Borrower shall the manual plantic of the state of the st mes concerts when prop mean transportant to the manual provides in paragraph 2. Or a not paid in that manner, control shall may discuss us there does by the line person concert pay mean. Biontower shall promptly furnish to Lender all notices of amounts gery versarion on terrest terrestant for the generation or the provest set of the proving the terrest of terrest of amounts the provident the providence of the providence of

Bior should shall prove the programment. Bior should prove the programment unless Borrower: (a) Bior should prove the programment of the obligation becored by the lies in a manner acceptable to Lender; (b) contests in good automatical we king the the programment of the obligation becored by the lies in a manner acceptable to Lender; (b) contests in good automatical we king the the programment of the obligation becored by the lies in a manner acceptable to Lender; (b) contests in good White the state of Built the less by, or defends agained the companies of the lare in, legal proceedings which in the Lender's opinion operate to

Eastern that here any our contains agained enconcernent of the barry in, legal proceedings which in the Lender's opinion operate to prevent the unforcement of the lice or forfeiture of any part of the Property, or (c) secures from the holder of the lien an agreement unfollower to Lender unfortinating the lice to this Security Instrument. If Lender determines that any part of the Property is subject to a licen which may at the provide or this Security Instrument. Lender may give Borrower a the Property is subject to a licen which may at the licent of the provide the actions for forth above within 10 days tere a superior or subject or a mere work a same arrive proving tract this security instrument. Lenger may give borrower a motion that the first both security in the actions set forth above within 10 days

where give a of motion. Boomover shall keep the improvements now existing or hereafter erected on the Property i. Hereini townshire. Boomover shall keep the improvements now existing or hereafter erected on the Property in remains incomment. means were the term "extended coverage" and any other hazards for which Lender insumities insuminese, suin meanmance shall be using smed in the amounts and for the periods that Lender requires. The insumities providing the insurance shall be chosen by Bornower subject to Lender's approval which shall not be

All mentances productes and renewals shall be acceptable to Lender and shall include a standard mortgage clause. that manifesting products and thereware states to any passe of Lenger and shall include a statution monigage clause. Increases remain server now request not another principality increases as the event of lites, Borrower shall give prompt notice to the insurance

internet dati Lender. Lender may mike proof of lossif not made printply by Borrower.

intering a u Lender. Lender may unite proof of instit not made prostptly by Borrower. Usters Lender and Borrower otherwist agree is writing, instrance proceeds shall be applied to restoration or repair if the University dismaged, if the restoration of repair is accordingly feasible and Lender's security is not lessened. If the patients is not repair is not eccessivically feasible or Lender's security would be tessened, the insurance proceeds shall be provided to the same and eccessivically feasible or Lender's security would be tessened, the insurance proceeds shall be provided to the same and eccessivically feasible or Lender's security would be tessened, the insurance proceeds shall be provided to the same and the able Security like transmit, what has an out the with any more pair to Borrower to remains an uniform of any exception and resource and the presence of security would be resence, the insurance proceeds shall be applied to the same university this Security limit control, whether or not then due, with any excess paid to Borrower. If proton to that some success by they see of any many wathin 30 days a notice from Lender that the insurance carrier has HOTTHINGT ANNUMENTS USE THOPETTY, OF GORD BOX 25 FORT WILLING JU 12375 2 HOUSE from Lender that the insurance carrier has withing to within a chain, then Lender may cold for the insurance proceeds. Lender may use the proceeds to repair or restore the Thepenty or to gay sums secured by this for the insurance in whether or not then due. The 30-day period will begin the thepenty or to gay sums secured by this for the instrument, whether or not then due. The 30-day period will begin

Walless Lender and Borrower otherwis : 210 ce in writing, any application of proceeds to principal shall not extend or persistent account a more more than the second of the seco personance and the wave wave as one manually payment is released to in paragraphs 1 and 2 or enange the amount of the payments. It under paragraph 19 the Property is acquired by Leader, Borrower's right to any insurance policies and proceeds resulting

in the provide the second of t tent provementer prover the une acquest room. N. Preservation and Maintenance of Property; Lesscholds. Borrower shall not destroy, damage or substantially Destinue term interestingely priver to the acquisition

ethings the Property, allow the Property to devering or contain waste. If this Security Instrument is on a leasehold, Buildener shall even by with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and finite to the property is developed to the tease.

fie lithe shall not mut ge unless Limber apress to the merger in witting. sisting and agreed and a contained in this for thirty linstrument, or there is a legal proceeding that may significantly affect EXAMPLE WHEN UNDER AGRICUMENTS COMMENTED IN COLOR DES MERLY INSCRUMENT, OF THEFE IS A FORM PROCEEDIng that may semiclarity ancer Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or Regulations), then Lander may the and pay for whatever is necessary to protect the value of the Property and Lender's rights

require twores), then themaker many two and pay the whatever is necessary to protect the value of the property and hender's rights built the Property. London's actions may include paying any sums secured by a lien which has priority over this Security in the Property. London's actions may include paying any sums secured by a lien which has priority over this Security in the property. London's actions may include paying any sums secured by a lien which has priority over this Security in the property is a security in the security in the second secure of the secure of the property to make repairs. Although the security the definition under this paragraph 7. Lessier does not have to do so.

Any anomal distance where the paragraph r, server oces not have to go so. Any anomal distance by Lender that re this paragraph 7 shall become additional debt of Borrower secured by this Successfor interests and the Note rate and shall be payable, with interest, upon notice from Lender to Borrower and shall be payable, with interest, upon notice from Lender to Borrower the class of the Note rate and shall be payable.

Nicportation Pary Martin L

4432

If Lember 12 quarted meaning incruise as a condition of making the loan secured by this Security Instrument,

The restored of the pression meaning required to maintain the positing or effect until such time as the requirement for the there men must have preservation requires to manufait the postance in enout must such time as the interval interval in the statement or applicable law. act internationals on the submitter of the agent may make (concerts to the control of the property. Lender By pumping and the insert of an agent may make periods on specifying trassnable cause for the inspection. Walling Borrows: notice at the time of or prior to an inspection specifying trassnable cause for the inspection. 9. Confiler mathim. The proceeds of any award or claim for damages, direct or consequential, in connection with

any commercial or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

the same same of a notal taking of the Property. The proceeds shall, he applied to the sums secured by this Security the institute of a partial taking on the story story (pair) to Korrower. In the event of a partial taking of the Property, a respect and shall be posid to Lumber.

every manners, where there we may saven user, when any cases, panes to rearrower, an the event of a partial taking of the property, where we are a writing to the summer secured by this Security Instrument shall be reduced by vention anti-present stars element or survivor agree on writing, us taunus secured by this security instrument shall be reduced by the interior all this presents multiplied by the following fraction: (a) the total amount of the sums secured immediately before the heling, devided by ((b)) the fair murket value (if the Property immediately before the taking. Any balance shall be

If the Property is abundanced by Bourrower, or II, after motice by Lender to Borrower that the condemnor offers to IN HUNS HERE PERMY IN MOMENTA MY ENVIRONMEN, OF H. WHERE FROME OF LICENCER TO DOTTOWER that the condemination of the other is the second second to Lender within 30 days after the date the notice is menter and sevential of sections a communities commany is, and covered coverage on the property of the propert In it the liternative!

these sections are these sectionary ensurements where the two these dates due. to the sume stermed by this Secondy Instrument, whether or not then due Property the date of the monthly payments referred to the in paragraphs. I and 2 or change the amount of such payments. With the tener water water water and parameters in the paragraphy 1 and 2 or enange the amount of such payments.

HA. INTERPORT INTER INCOMPANY, FUTUREMENCE BY DEPORT (NOT a TEATER. EXCESSION OF THE THE FOR PAYMENT OF Interview of the source shall not operate to release the liability of the original Borrower's Borrower's successors in interest. PRESERVE DE DE PROVER INTER AND OF CRAINE DE L'ARGENE DE LARGENE DE LARGENE DE LE DE recenses mean new or newsparation as encountrate protectings agained any successor in interest or relies to extend time for provident of the second of the successful by this Security Instrument by reason of any demand made The the stights better and the second states of the second of the second of this second presence by Lender in exercising any right or remedy

the une strighted controlser of morrower a successors in master. Any forestance by Lender in exclusing any right of remedy. Shall intribute is there of an preclastic the energies of any right or remedy. II. Socretions and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of The Senting Insertions and insertions, court are prevenue Linguist; Co-signers. Ine covenants and agreements of line Senting Insertions shall bind and insertit the successors and assigns of Lender and Borrower, subject to the provisions

UNRESCORE WITH THE DESCRIPTION OF SHARES PARTY HAVE A PROVIDE LINE SA ACCESSION SHIRE ASSIGNS OF LETUCE AND DOLLOWER, SUBJECT TO THE PROVISIONS OF PROVIDENT STORE AND A STORE In generality the materiance a covening time agricements man ar joint and several. Any nortower who co-signs this Security Instrument only to mortgage, grant and convey Unserthered are more nor executing the regile. (a) is consigning this Security instrument only to mortgage, grant and convey that the former of this Security Instrument; (b) is not personally obligated to pay the second by this Secondly Institument; and (c) agrees that Lender and any other Borrower may agree to extend, e series sesseres by these or the lay account dations with negard to the terms of this Security Instrument or the Note without

11. Loon Charges. If the loan secured by the Security Instrument is subject to a law which sets maximum loan charges, have then have as the main securce of the securces of the interest or other loan charges collected or to be collected in

compared there there are no summing energy energy energy the loss the summered of our charge shall be reduced by the amount destinguishes with the beam energy the beam energy such loss charge shall be reduced by the amount derivation reach that some the charge we have permanent i many, then: (a) any such toan charge shall be reduced by the amount resistantly has restored the charge we the permanent i many, then; (a) any such a leady collected from Borrower which exceeded permanent is restored by reducing the permanent. I make may choose to make this refund by reducing the principal owed white the Note of By mulding a direct payment by Borrower. If a refuted reduces principal, the reduction will be treated as a

In Lengedwitten Allerting Linder's Rights. If cuscument or expiration of applicable laws has the effect of pustical principal semicial any preparation charter the Note. the approximation charactering allower's suppose on consument on capitalion of apprease laws has the energy of the control of the second of th

errorming may provide an united rocke on this security many many mean menu procedur according to us terms, Lender, at us option, bury fitted by particular payment on full of all summing security this Security Instrument and may invoke any remedies provide the particular by particular to the tenercises this uption, Lender shall take the steps specified in the second paragraph of 14. Numbers. Avery motice to Borrower front ded for in this Security Instrument shall be given by delivering it or by

14. Summers. Any metace to more from the first in this Security Instrument shall be given by delivering it or by multiplied by first class multiplicable in requires use of another method. The notice shall be directed to the investigative Address or any other used ress increasing the first states by notice to Lender. Any notice to Borrower. Any notice if you this in the Lender's address shall be been in the sound in home back of the born to Borrower of Lender when siven as provided investigative in this Kenetice Restaurant and the sound in home back of the Borrower of Lender when siven as provided instruments in the sense a second second mixed mixed in they exact as scale on to Botrower or Lender when given as provided in the in this Security Instruments shall be de raced to have been given to Botrower or Lender when given as provided

13. Gimmaing Line: Severability. This Security Instrument shall be governed by federal law and the law of the 121 TOTAL THE REAL DESCRIPTION OF THE DESCRIPTION OF THE STATE OF THE DESCRIPTION OF CLASS OF THIS Security Instrument of the persence an wance me emorency is excared, in the even that any provision or clause of this Security Instrument or the Note Notection dein, with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note in this par meralit. Preservice strains writes approximate name, second strain and second and the provisions of this Security Instrument and the

The Bernander of the Property of a Beneficial Interest in Borrower. If all or any part of the Property or any 16. The Bernander of the Property of a Beneficial Interest in Borrower. If all or any part of the Property or any Note are declared to be severable.

114 BRAMSSER AS SHE RTOGERTY OF A LEARDING BURGERS HALESTER HA BOTTOWET. It all of any part of the Property of any interesting is sold of transferred for if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural Inventation of the second well to measure the term of the second of the spenses, wesseen a server a grant writeren wanter se, transfer may, at as opener, require naturalite payment in the oral sums spenses by this Security limitantiant. However, t. this option shall not be exercised by Lender if exercise is prohibited by If the state water we many any any state water the Borrowic notice of acceleration. The notice shall provide a period

off took less think Widigs thus opened, states is deinered or mitted within which Borrower must pay all sums secured by Were not a set of the representation provide the second by this Second by Tenthalization of the second further in the experiment of this period on Borrower.

annuales permanes in this second y taxes and a second writer associations. Burrower shall have the right to have the financial of the fight to Referentiate. If Borrower meets certain conditions, Burrower shall have the right to have the financial of the fight to Referentiate. If Borrower meets certain conditions, Burrower shall have the right to have the financial of the fight to fight the fight the fight of the fight of the Burrower of the contained in this works the fight to the second the fight fight of the fight of the Burrower of the contained in this emerge concerns on term pression, anti-manners and compliance at any name prior to the earlier of (a) 5 days (or such other period as applied to be law many specify for thinks account of the brokers sale of the Property pursuant to any power of sale contained in this suppose serve new many spectry our neurosciences is stream and any pursuant to any power or sale contained in this Suppose the Inservential, or (b)) easily of a judge need endorcing this Security Instrument. Those conditions are that Borrower:

requiring arrest amounts, we used enough on a paragrances enough any town occurry instruments, those containing and no acceleration (a) go to Remote all summer which them would be due under this Security Instrument and the Note had no acceleration were us to account and summer what is and were to the user where the occurry mating and the trole had no account in the trole had to account i Security servers any secures any secures on any server provements or agreements; (c) pays an expenses neurrent in enforcing this Security bistruments, including, but not liphters to, seconable attorneys' fees; and (d) takes such action as Lender may security bistruments, including, but not liphters to, seconable attorneys' fees; and (d) takes such action as Lender may substantiate the most the most that the best of this Security Instrument, Lender's rights in the Property and Borrower's substantiate as most the secure that the the second to the security instrument, but one property and the security to the second to the secon the summery requests of assume that the the the second by the second y instrument, Lenger's ngnts in the property and Borrower's statistic line and the second by the Security Instrument shall continue unchanged. Upon reinstatement by tenugramme an pay the same secures of the originious secured hereby shall remain fully effective as if no acceleration had security uses any any substantian area on roragenears security mercay shall remain tuny encource as in to acce-security uses any state of acceleration under paragraphs 13 or 17.

1133

NUM UNITORM COVENANTS. Borrower and I carter further covenant and agree as follows: 194 Accelerations, Reradies, Lender shall () re notice to Borrower prior to acceleration following Borrower's with of any townamet or any example. Learning some fire monant to norrower prior to acceleration under paragraphs 13 and 17 ess applicable how provides otherwise). The motice shall specify: (a) the default; (b) the action required to cure the with felt a rive, wet less than JO days from the date the notice is given to Borrower, by which the default must be cured; inst (d) that to have the cure the default on or before the flate specified in the notice may result in acceleration of the sums the same by 1314 Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstance alter acculeration and the right to bring a coast action to assert the non-existence of a default or any other deferon of los turner to accideration and sale. If the default is not cured on or before the date specified in the notice, Lender at its motion that the second intermediate payment in that of all sums secured by this Security Instrument without further the sent registerior thingy require to announce payments on them for any sumes secures by this security instrument without further to the payment of stille and may other remardles personated by applicable law. Lender shall be entitled to willight all supersons becauted in participant the restedies primided in this paragraph 19, including, but not limited to,

Il Les der funders the somer of sale, Les for shall execute or cause Trustee to execute a written notice of the southing an arrays' fees and costs of little evident t. no has see ment of de fault and of lender's election to cause the Property to be sold and shall cause such notice to be rectified in rach thanky in which my part of the Property is located. Lender or Trustee shall give notice of sale in the survey in the state of the line in the Borrowin and to other persons prescribed by applicable law. After the time using processing by approximate any to participate upon the stater persons preserved by applicable law. After the time using it with the property at public auction to the highest dilar set the time and place and made: the terms designated in the actice of sale in one or more parcels and in any order unsurries use more non-pance non-manuer use series (pessgranges in the nearce of shie in one or more parcers and in any order Treaters descalings. Trustee may postpone sale of all or say parcel of the Property by public announcement at the time and phone of any previously schedoled sale. Lender or its or signee may purchase the Property at any sale.

Timely without any covenant or warranty, Automate mines wearers on the particular in the ford shall be prime facie evidence of the truth of the statements made represent of implied. The methods in the Truster's dead shall be prime facie evidence of the truth of the statements made member. The method spin) the processis of the sale in the following order: (a) to all expenses of the sale, including, but not inverses, a review some appropriate processes of one same and a low and the second by this Security Instrument; and (c) any excess **建筑结果**料

28. Lember in Pursemium. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in the thre performs on prersones legally andithed to it.

BE LIGHTER IN FURNISHING. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by signation by juriscially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to solver the reaks of the Property including those past due. Any reats collected by Lender or the receiver shall be applied tirst to proyument of the costs of management of the Property and collection of reats, including, but not shall be applied tirst to proyument of the costs of the to the source by the second the source by Brished lie, necessary fees, permission on receiver , bands and reasonable attorneys' fees, and then to the sums secured by

It. Hereineyance. Upon payment of all sums secured by this Security Instrument. Lender shall request Trustee to then Sectorit y Bestrumment. manning the Property and shall surficeder this Security linstrument and all notes evidencing debt secured by this Security Bistrument to Thusan Just recovery the Property without varranty and without charge to the person or persons

la spilly unritided no is. Such person or persons shall pay any recordation costs. 11. Substitute Truster. Leader may from time to time remove Trustee and appoint a successor trustee to any I rested appointed bereauder. Wallout convertince of the Property, the successor trustee shall succeed to all the title, parest lite i that its conferred upon Tristee herein and by applicable line.

21. Use of Property is not currently used for a tricultural, timber or grazing purposes. 34 Athinweys' Fors, As used in this Security Instrument and in the Note, "attorneys' fees" shall include any

21. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with intermeter fers invariant iny an appellate court. the Second by Instrument, the covening and agreements of each such rider shall be incorporated into and shall amend and supplying its townships and agreements of this Security Instrument as if the rider(s) were a part of this Security

Condominium Rider

Instruitert & (Check applicable bonies)]

Il Adjustable Rate Rider

[] Geidunoed Payment Rider

[] Othertas (specify)

By Showing BELOW, Bomover accepts and agrees to the terms and covenants contained in this Security Instrumental and in say midents) excluded by Bo more er and recorded with it.

Planued Unit Development Rider

time to Acknowled

EPILEST E. MICONT (Seal)

2-4 Family Rider

GINCE L. WISEMEN

SS

Klanath CICEDINTTY OF

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STLANTS OF

Dregon

Ernent E. Hiseper and Grace L. Misepen...

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10-13-30 11.111 ATT A BUT VE

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à a cere (SEAL) Notary Public 1:1:5

1.4 1. 1 While instrument view prepared by

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING POR CHANGES IN THE INTEREST RATE. IN-CRIEASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

be instant to astend and supplement the Montgage, Deed of Trust, or Deed to Secure Debt (the "Security Instru-STATE OF STATE

(the "Lensks") of the same date (the "Note") and covering the property described in the Security Instrument and (200) South Sixth Street, Klamath Falls, Oregon Property Aledress

Multilitations. In utilition to the covers has and agreements made in the Security Instrument, Borrower and Lender that her downshin and agree as follows:

Changes in the interest mate are governed by changes in an interest rate index called the "Index". The Index is the: ... intra talles tilseresifiet.

(R) [[K: Customer Index.]] (R) [[K: Customer Index.]] Timpes wit I maders" published by the Federal Horse Loan Bank Board.

nat limits on thanges in the interest rate on each Change Date; if no box is checked there will Stand and him to indicate whether there is any a

derres statute ann Bistill an chut ann.

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D There is no maximum limit on changes in the interest rate at any Change Date.

(2) I've the internal time cannot be changed by more than ... percentage points at any Change Date. If the internal rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Inenteress in the interest trate will result in high (payments. Decreases in the interest rate will result in lower payments. Bel ov#*

HL LOWAN CHIANCES

It could be that the louis secured by the Security Instrument is subject to a law which sets maximum loan charges that have a interproted so that the interest or other loan changes collected or to be collected in connection with the lister would extend persisted limits. If this is the case, then: (A) any such loan charge shall be reduced by the amount the restore the charge to the permitted limit; and (B) any sums already collected from Borrower which exceedtal partial ted lissits will be refunded to Bordsmer. Lender may choose to make this refund by reducing the principal moved where the None or by making a direct payment to Borraver.

IC. PHINOR LUENS

Il Louder determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has prienty even this Security Instruct sent, Lender may send Borrower a notice identifying that lien. Borrower shall prostigate with regard to that lies is provided in paragraph 4 of the Security Instrument or shall promptly security us appressment in a form suitisfactory to Lender subordinating that lien to this Security Instrument.

D. THANSFER OF THE PROPERTY

If it ere in a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (1) In increase in (or removal of) the limit on the amount of any one in-Intering the statinge (if there is a famili), or (3) is change in the Base Index figure, or all of these, as a condition of Lender's waining the option to accelerate provided in paragraph 17.

By signing this, florrower apres to all of the above.

multi) a limit on the interest rate adjustments during the life of the Hours of plus or minus three (+/-3.00) pensentare points.

Contract of the second s	NE	Tin >
Enth	08. 1	(Seal) –Borrower
EPNEST I	E. WISEMAN	—Вопожа

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WISEMAN GRACE L.

... (Seal) -Borrower

17th

d will apply. e in writing, the first inc 44295-4 BAF Syst UNITY ABLE RATE LOAN WINER-ons-Frunc purpose instrument

STATE OF DREGON COUNTY OF KLAMATIE

_ day the M86 A M., and duly recorded in Vol. Willess for trained on measured off 10:36 - 66 o'clicck . A.D. I on Page . County Clerk . الأمر Evelyn Biehn. An

By