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BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all chains and demands, subject to any encumbrances of record. Our of the first second s

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VIFORM COVENANTS

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UNIFORM LOVENANIS BORTOWER and Lender covenant and agree as lollows: I. Payment of Principal and Interest: prepayment and Late Charges, Borrower shall promptly pay when due minal of and interest on the dent evidenced by the Note and any prepayment and late charges due under the Note the principal of and interest on the debt evidenced by the Note and Late Charges. Borrower shall promptly pay when a burrower and Induced by the Note and any prepayment and late charges due under the Note and any prepayment and late charges due under the Note and the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note and the principal of and interest of the principal of and interest of the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note and the principal of and interest of the principal of any prepayment and late charges due under the Note and the principal of any prepayment of the principal of any prepayment the principal of and interest on the dept evidenced by the Note and any prepayment and late charges due under the Note is and any prepayment and late charges due under the Note is a written waiver by Lender, Borrower shall pay of ender on the Note is naid in full a sum ("Funds") enalt for 1. Example 22: Funds for Taxes and Insurance tt Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments of ground tents on the Poperty if any. (c) yearly hazard insurance premiums; if any These items are called "escrow items." Lender may estimate the Funds due on the The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or guaranteed

state agency (including) Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items in the account or verifying the escrow items in the account or verifying the escrow items. state agency (including) Lender in Lender is such an institution)//Lender shall apply the runds to pay the escrow/itens, Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow/itens, unless I and a page Borrow interaction the Funder and analizable for participation for the such a charge. Borrow interaction the Funder and analizable for participation of the such a charge. Lender may not enauge tor motioning and applying the numes, analyzing the account or verifying the escrow items, inness, Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and I ender may agree in writing that interest shall be haid on the Funds. Unless an agreement is made or applicable Lender pays portower interest on the runds and applicable law permits Lender to make such a charge. Dorrower and Lender may agree in writing that interest shall be paid on the Funds. Unless an agreement is made or applicable law Lender may agree in writing that interest shall be paid on the runds. Unless an agreement is made or applicable law requires interest to be paid. Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender, shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the requires interest to be paid; Lender snall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the number of the Funds was made. The Funds are pladed as additional convitu for the sume converted by

shall give to borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to If the amount of the Funds held by Lenger, together with the future mouthly payments of Funds payable pilot to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be at Borrower's option wither promotive regard to Borrower on monthly payments of Funds. If the

the que gates of the escrow items, shall exceed the amount required to pay the escrow items when que, the excess shall be at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the at borrower s option, enter promptly repaid to borrower or credited to borrower on monthly payments of runus. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount processing to make up the deficiency in one of more normants as required by I ender. amount of the Lands new by Lender is not summer by Paythe escion news when due, but amount necessary to make up the deficiency in one or more payments as required by Lender. Upon payment in full of all sume secured by this Security Instrument Lender shall Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower unde hald by Tandar Trundar paragraph to the Property is sold or acquired by Lender Jander shall promptly refund to Borrower Upon payment in tui of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sole of the Property of its acquisition by Lender, any Funds held by Lender at the time of

any ranus new of Lenger. It under paragraph 12 the property is sold or acquired by Lenger, Lenger shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a gradit against the sume secured by this Society Instrument. application as a credit against the sums secured by this Security Instrument.

application as a creat against the sums secured by this Security Instrument.
 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.
 4. Charges: Liens. Borrower shall not all target assessments charges fines and impositions attributable to the

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the 4. Charges, Liens. Durrower snampay an taxes, assessments, charges, and impositions autrioutable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Property which have a summer that the parson over this becurity instrument, and leasenoid payments or ground rents, it any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall not the parson over the

borrower shall pay these congations in the mannet provided in paragraph 2, or it not paid in that mannet, borrower shall promptly furnish to Lender all notices of amounts to be paid inder this paragraph. If Porrower makes these payments directly. Porrower shall promptly furnish to Lender all notices of amounts by them on time uncerty to the person ower payment. Donower shall promptly furnish to Lender an nonces of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

Borrower snan promptly discharge any lien which has priority over this becurity instrument unless borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by or defende assist enforcement of the time in level precedings which in the Londer's opinion operate to agrees in writing to the payment of the obligation secured by the nen in a manner acceptable to Lender; (0) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfaiting of any part of the Property or (c) secures from the holder of the lien on

faith the nen by, or defends against enforcement of the nen in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an offender where the time the lien to this Security Instrument. If I ender determines that any part of agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument. I under may give Portaging a agreement satisfactory to Lender subordinating the new to this security instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Berrower shall esting the lien is take and a more of the actions set forth shows within 10 days the rroperty is subject to a then which may attain priority over this security instrument, Lender may give borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property 5. **Frazard insurance.** Dorrower shall keep the improvements now existing or necessarily decided on the Froperty insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires The

requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The requires insurance. I mis insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

unreasonably withheld All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair und Lenger. Lenger may make proof of loss it not made promptly by borrower. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair Property demograd if the restoration or repair is accommissily feasible and Londer's convirts is not lossened. If the Oness Lenger and Dorrower Onerwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration of repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Pender's security would be lessened, the insurance proceeds shall be

or the rroperty gamaged, it the restoration or repair is economically leasible and Lenger's security is not lessened. It the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sume secured by this Security Thetrument whether or not then this with any avoid to Porrower If restoration or repair is not economically teasible or Lender's security would be lessened, the insulance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to cattle a claim, then I adder may collicit the insurance proceeds. I ender may use the proceeds to repair or restore offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sume sectored by this Security Instrument, which has not then due. The 30 day period will be insurance the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Include is given. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or the due date of the monthly navments referred to in paragraphs 1 and 2 or change the amount of the navments. If

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs. I and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition. 6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially the Droperty allow the Droperty to deteriorate of commit mosts. If this Security Instrument is on a lossichald

o. Freservation and ivialitienance of property; Leasenoids. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lance and if Borrower spaning for title to the Borrower the lance hald and change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing. 7 Protection of Lender's Binhte in the Property. Mortgage Insurance If Borrower fails to perform the 7. Frotection of Lenger's Kignts in the Froperty; wortgage insurance. In Borrower tails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect. I conder's rights in the Droperty (such as a proceeding in Kankruptov, probate for condemnation or to enforce laws or

Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations) then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights Lender's rights in the property (such as a proceeding in cankrupicy, product, for condemnation of to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property I ender's actions may include paying any sume secured by a lien which has priority over this Constitution. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument appearing in court paying researable attorneys' fees and entering on the Property to make repairs' Although In the Froperty, Lender's actions may include paying any sums secured by a nen which has priority over this becunity Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although I and a most abbroation under this paragraph 7 tonder does not have to does Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so. Any amounts disbursed by Lender under this paragraph 7, shall become additional debt of Borrower secured by this Security Instrument These amounts shall bear interest from

Any amounts dispursed by Lander under this paragraph / snall become additional debt of bottower secured by this secure of distances of payment, these amounts shall bear interest from the data of distances of dista the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower,

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security assigned and shall be paid to Lender. Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to paid to Borrower. make an award or settle a claim for clamages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest.

Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made payment of outer wise meany and users of or the sums secure py this decently instantion of reacting any right or remedy by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions

ins Security instrument shan one and bencht the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument and (c) agrees that Londer and any other Borrower may agree to extend the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan that Borrower's consent. charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. L'ender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a

partial prepayment without any prepayment charge under the Note. 13. Legislation Affecting Dender's Rights. 18 If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, rendering any provision of the Note of this Security instrument internet according to its terms, tender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by paragraph 17. mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address; Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the in this paragraph. jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the

 Note are declared to be severable.
 16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any antitation of the property of a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is sold or transferred and Borrower is not a natural interest in Borrower is not a natural in person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums, secured by this Security Instrument. However, this option, shall not be exercised by Lender if exercise is prohibited by

secured by this security Instrument. federal law as of the date of this Security Instrument. If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period If Lender exercises this option, Lender shall give Borrower must be borrower must pay all sums secured by of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

remedies permitted by this Security Instrument without further notice or demand on Borrower. 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this security Instrument, including, but not limited to, reasonable attorneys fees; and (d) takes such action as Lender may security Instrument, including, but not limited to, reasonable attorneys fees; and (d) takes such action as Lender may obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had Borrower, this security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had borrower, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. remedies permitted by this Security Instrument without further notice or demand on Borrower. 7546

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19. Acceleration, Remedies, Lender shall give notice to Borrower prior to acceleration following Borrower spectrum of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law growides otherwise). The notice shall specify (a) the default (b) the action required to cure the unless applicable law growides otherwise). The notice shall specify (b) the default in acceleration of the sums unless applicable is than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice shall intern inform Borrower of the right to spectrum and the right to bring a court action to assert the non-existence of a default or any other reinstate after acceleration and the right to bring a court action to assert the date specified in the notice, Lender default on or before the default is not cured on or before the date specified in the notice of a default or any other reinstate after acceleration and the right to bring a court action to assert the date specified in the notice, Lender default or or before the default is not cured on or before the date specified in the notice the date specified in the notice. Lender the notice is of the default or any other reinstate after acceleration and the right to bring a court action to assert the date specified in the notice, Lender defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender defense of Borrower to acceleration and sale. reinstate after acceleration and the right to pring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender defines of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option, may require immediate payment in full of all sums secured by applicable law. Lender shall be entitled to demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses mentred in pursuing the remedies provided in this personnel to including, but not limited to

demand and may invoke the power of sale and any other remedies permitted by applicable taw. Lender shall be entited to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to, reasonable attorneys' for and costs of title evidence autration mays new and costs of mile evidence. If Lender invokes the power of sale, Lender shull execute or cause Trustee to execute a written notice of the same of an event of default and of Lender's disction to cause the Property to be cold and chall cause such notice to be II Lenger invokes me power or sale, Lenger smut execute or cause trustee to execute a mitten notice of me occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be rensonable attorneys' fees and costs of title evidence.

occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more narcels and in any order bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order. Trustee determined. Trustee may not not not sale of all or on proved of the Dronate by public and provident at the time and

planer at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of environment scheduled sale. I ender on its determines may purchase the Property of environments of the time and It using uniternamics. A rustee may postpone said of an or any parcel of the Property at any sale. place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale. Trustee that deliver to the supersector Trustee's deed converter the Deficit without any any previously scheduled sale. Lender or its designee may purchase the Property at any sale. Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expresses of the sale, including, but not limited to reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess the person of persons legally entitled to it. 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in person, by agent, or by judicially appointed receiver), shall, be, entitled to enter upon, take possession of and manage the

Person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver Person, by agent or by judiciany appointed receiver, snall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver that he consist first to normant of the sector of management of the Property and collection of rents including but not

shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not Snau of appned first to payment of the costs of management of the troperty and conjection of rems, including, out not fimited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys, fees, and then to the sums secured by this Security Instrument 113 Security Australiant (1) and the control bio (1) 50 for the secured by this Security Instrument, Lender shall request Trustee to 11 121. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request the Security and the secure of the secure o

Teconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Tenter to Tenter chains and shall surrender the Department that the advector of the Department to Tenter and the tenter of the Department to Tenter and the Department to Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall new any recordation costery without to the person of persons and without charge to the person of persons and any recordation costery. 22. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any trustee to any the second to all the title trustee to all the legally entitled to it. Such person or persons shall pay any recordation costs. y der or t 22. Substitute Trustee. Lenden maytrom time to time remove Trustee and appoint a successor trustee to any Trustee tappointed hereunder? Without Conveyance of the Property, the successor trustee shall succeed to all the title, successor and duties conferred upon Trustee herein and by applicable law.

power and duties conferred upon Trustee herein and by applicable law. (1997) the trust of grazing purposes. 1973) Use of Property The Property is not currently used for agricultural timber of grazing purposes. 1973) this Security Instrument, and in the Note, attorneys' fees' shall include any 24. Attorneys fees awarded by an appellate court. 25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with 25. Riders to this Security Instrument. If one or more riders are executed by wree a part of this Security this Security Instrument the covenants and agreements of this Security. Instrument, as if the rider(s), were a part of this Security this Security Instrument. The covenants and agreements of this Security. Instrument, as if the rider(s), were a part of this Security.

ins security instrument, the covenants and agreements of each such nder shan be incorporated into and shan amend and supplement, the covenants, and agreements of this Security, Instrument as if the rider(s), were a part of this Security Instrument [Check applicable box(es)] supplement, the covenants, and agreements of this Security, instrument, as if the index of the applicable box(es) must be a security instrument, as if the index of the applicable box(es) must be a security in a security in the applicable box(es) must be a security in a security in the applicable box(es) must be a security in a security in the applicable box(es) must be a security in a security in the applicable box(es) must be a security in a security in the applicable box(es) must be a security in the applicable box(es) must be a security in 11 Successors and A the Bound of the Bound (19) is the Second minime Kider (19) is the Second

11 PARCE 2004 200 4 THE HOUSE 12 14 ALL AREAS IN THE TERMS and Covenants contained in this Security

following Borrow

By SIGNING BELOW, Borrower accepts and agrees to the terms and covenants instrument and in any rider(s) executed by Borrower and recorded with it in the arrow of the terms and covenants instrument and in any rider(s) executed by Borrower and recorded with it in the arrow of the terms of 10. Douroner Nor Reisses, Forbeverle Verleiter an Astron.

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This instrument was prepared by ... Klamath. First. Federal Savings and Loan Association

