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After recording return to: Klamath First Federal P. O. Box 5270 Klamath Falls, Oregon 97601

[Space Above This Line For Recording Data]

DEED OF TRUST

THIS DEED OF TRUST ("Sourity Instanment") is made on March 26
THIS DEED OF TRUST ("Security Instrument") is made on March 26 19.86 The grantor is Eric A. Sonerholm and Candide S. Sonerholm, husband and wife
("Rorrower"). The trustee isW1111am1a\$15emore
("Trustee"). The beneficiary is
under the laws of The United States of America and whose address is
Borrower owes Lender the principal sum of Forty. Seven. Thousand. Nine. Hundred. and. No/100. * . * . *
Dollars (U.S. \$47, 900, 00). This debt is evidenced by Borrower's note
doted the same date as this Security Instrument "Note"), which provides for monthly payments, with the full debt, if not
paid earlier, due and payable on April 15, 2016. This Security Instrument
secures to Lender: (a) the renayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications: (b) the payment of all other sums, with interest, advanced under paragraph / to protect the security of this
Security Instrument, and (c) the performance of Borrower's covenants and agreements under this Security Instrument and
the Note For this purpose Rorrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following
described property located in

Lot 6, Block 6, ORIGINAL TOWN OF KLAMATH FALLS, formerly Linkville, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

See attached Adjustable Rate Loan Rider made a part herein.

[Strent]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

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 claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

> Form 3038 12/83 44737 SAF SYSTEMS AND FORMS CHICAGO.4L

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: 1. Fuyment of Frincipal knu interest, Frepayment and Late Charges. Bollower shan promptly pay when defining and interest on the debt 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 any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to a plicable 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 ne-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; and (d) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly over this Security Instrument; (c) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly hazard insurance premiums; and (d) yearly over this Security Instrument; (e) yearly over th

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay the escrow items, unless Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items. Lender may not charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower 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 Funds. Unless an agreement is made or applicable law lender may agree in writing that interest shall be paid on the Funds and interest or earnings on the Funds. Lender requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds and the shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds was made. The Funds are pledged as additional security for the sums secured by purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by snau give to norrower, without charge, an annual accounting of the runds snowing credits and debits to the runds 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 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, either promptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the an amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any

amount necessary to make up the deficiency in one or more payments as required by Lender. Upon payment in full 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 sale of the Property of its acquisition by Lender, any Funds held by Lender at the time of

application as a credit 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 account a payment and a shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; third to account a payment and a shall be applied: first, to late charges due under the Note; second, to prepayment charges due under the Note; the shall be applied to account a payment and a shall be applied. application as a credit against the sums secured by this Security Instrument.

Note; third, to amounts payable under paragraph 2; fourth, to interest due; and last, to principal due. Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any.

Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Property which may attain priority over this Security Instrument, and leasenoid payments or ground rems, it any.

Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall promptly furnish to Lender all notices of amounts pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly. Borrower shall promptly furnish to Lender. to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender

receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security 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 for the lien by an defende agrees of the lien by an defende agree. receipts evidencing the payments. 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 defends against enforcement of the lien 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 and prevent the enforcement of the lien or forfeiture of any part of the Property is subject to a lien which may attain priority over this Security Instrument. I ender may give Regrouper a the Property is subject to a lien which may attain priority over this Security Instrument. the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a the property is subject to a nen which may attain priority over this security instrument, Lender may give Borrower and notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days

of the giving of notice.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance shall be chosen by Rorrower subject to Lender's approval which shall not be insurance shall be chosen by Rorrower subject to Lender's approval which shall not be insurance shall be chosen by Rorrower subject to Lender's approval which shall not be insurance shall be chosen by Rorrower subject to Lender's approval which shall not be requires insurance. This 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

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. An insurance policies and renewals snall be acceptable to Lender and snall 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 Lender shall have the right to hold the policies and renewals. unreasonably withheld.

Lender snall 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 to the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds to the insurance proceeds to the insurance carrier has 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 proceeds I ender may use the proceeds to repair or restoration of the lender may collect the insurance proceeds. I ender may use the proceeds to repair or restoration. borrower avandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has 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 sums secured by this Security Instrument, whether or not then due. The 30-day period will begin

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or 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 the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting the paragraph 19 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 o. Preservation and Maintenance of Property; Leasenoids. Borrower snail 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 lease, and if Borrower acquires fee title to the Property, the leasehold and Instrument immediately prior to the acquisition.

fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect 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 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. Lender's actions may include paying any sums secured by a lien which has priority over this Security 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.

May take action under this paragraph 1, 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 Lender may take action under this paragraph 7, Lender does not have to do sc. Any amounts discursed by Lender under this paragraph / snall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of discursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower.

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Clf 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 50C1 insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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 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 make an award or settle a claim for damages, 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

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; Forben ance 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 by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising 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 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 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

If the loan secured by this Security Instrument is subject to a law which sets maximum loan 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. Lender 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 13. Legislation Affecting Lender's Rights.

rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, If enactment or expiration of applicable laws has the effect of 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 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 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

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Thomson of the Property on a Revenue in Revenue If all or any part of the Property or any Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural 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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period 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 Dorrower 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 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 occurred; (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 reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows: 19. Acceleration; Remedies. Lender shall give notice to Barrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 breach of the defaults (b) the defaults (b) the defaults (b) the defaults (b) the defaults (c) the default unless applicable law provides otherwise). The notice shall specify: (a) the default. (b) the action required to cure the default (c) a data not less than 30 days from the data the action is given to Bourgary by which the default must be cured. uniess applicable law provides otherwise). The notice suan specify; (a) the hetauti, (b) the default must be cured; default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that follows to must be default on or before the date engaglish in the notice may result in acceleration of the sums ueraunt, (c) a usic, not less than 30 ways from the date the notice is given to Durrower, by which the default on or before the drite specified in the notice may result in acceleration of the sums and (d) that failure to cure the default on or before the drite specified in the notice may result in acceleration of the right to secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reject to a great the property of a default or any other rejects after acceleration and the right to bring a court action to accept the property of a default or any other reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defence of Represent the acceleration and selection and selecti reinstate after acceleration and the right to bring a court action to assert the non-existence of a default 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 of the notice may require immediate normant in full of all sums sourced by this Security Instrument without further at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses included in purcuing the remedies provided in this approach 10 including but not limited to collect all expenses incurred in pursuing the remedies provided in this paragraph 19, including, but not limited to,

If Lender invokes the power of sale, Lender Shall execute or cause Trustee to execute a written notice of the lenger invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the length of default and of I and a length of the leng 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 specified in each country in which any part of the Decreative is located. I and on Trustee shall give notice of sale in the reasonable attorneys' fees and costs of title evidence. 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 manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the fine required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest believe the fine and large the former designated in the retire of selection and applicable 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 determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and

place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale. rany previously scheduled saie. Lender of its designee may purchase the reoperty at any saie.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, and on implied. The registely in the Trustee's deed chall be prime facing avidance of the truth of the efotoments made. 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 expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made expressed or implied to reasonable Trustee's and attorneys' foos' (h) to all sums secured by this Security Instrument; and (c) any excess limited to reasonable Trustee's and attorneys' foos' (h) to all sums secured by this Security Instrument; and (c) any excess limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in hy agent or by indicially appointed receiver) shall be entitled to enter upon take necession 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 nest due. Any rents collected by I ender or the receiver. to the person or persons legally entitled to it. Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the Costs of management of the Property and collection of rents including but not rioperty and to concer the terms of the Froperty meaning mose past due. Any rems concered by Lender or the receiver's hall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to receiver's fees premiums on receiver's hands and resemble atternated fees and then to the same sequence by shall be applied hist to payment of the costs of management of the reoperty and confection of rents, including, out not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

21. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and all notes evidencing debt secured by this Security Instrument and Instrument and Instrument In reconvey the property and shall surrender this security instrument and an notes evidencing debt secured by this security instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons shall now any recondition costs. this Security Instrument.

22. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any legally entitled to it. Such person or persons shall pay any recordation costs. Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title,

23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes. power and duties conferred upon Trustee herein and by applicable law.

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any

	d duties conteriors. The Pro 3. Use of Property. The Pro 4. Attorneys' Fees. As use	perty is not currently used in this Security Instr	ument and in the Note,	attornoy	together with
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attorney	5. Riders to this Security I	nstrument. If one ents of cants and agreements of cants	each such rider shall the r	ider(s) were a part of	n Dider
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By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security Other(s) [specify] ment and in any rider(s) executed by Horrower and recorded with it.

Seal Jaurholm

Borrower

Eric A. Sonerholm

(Seal)

Borrower

Borrower Instrument and in any rider(s) executed by Borrower and recorded with it.

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Commission expires: 6-16-81

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

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