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 If you fail to pay an amount due under any mortgage, land sale contract, or other encumbrance of will become due. If you fail to make a payment within fifteen days of the due date, you also agree to pay us a late charge of the use a lawyer to collect this promissory note, you agree to pay us reasonable costs and atter or not court proceedings are necessary. SALE OR TRANSFER OF YOUR PROPERTY If any interest or part of the Insulated Property is sold or transferred, you agree to pay us the full of this notice as soon as you know that the sale or transfer of the Insulated Property, whether the sale or transfer. The notice must include your name(s), the address of the property, the name of the person (s) to we are authorizing us to contact any person named in the notice and to require the person to pay so the lift that person that he may deduct the amount paid to us from the amount paid to us	and succeeding		pondity.	
 If we use a lawyer to collect this promissory note, you agree to pay us a late charge whether or not court proceedings are necessary. SALE OR TRANSFER OF YOUR PROPERTY If any interest or part of the Insulated Property is sold or transferred, you agree to pay us the full of You agree to notify us in writing of any sale or transfer of the Insulated Property, whether the sale or transfer will occur and not later than one week be and the name of any person who is acting as a closing agent for the sale or transfer view. You are authorizing us to contact any person named in the notice and to require the person to pay sole or the may deduct the amount paid to us from the amount paid to			Ull Unnaid balance	al to make a payment on time, the f
 If we use a lawyer to collect this promissory note, you agree to pay us a late charge whether or not court proceedings are necessary. SALE OR TRANSFER OF YOUR PROPERTY If any interest or part of the Insulated Property is sold or transferred, you agree to pay us the full of You agree to notify us in writing of any sale or transfer of the Insulated Property, whether the sale or transfer will occur and not later than one week be and the name of any person who is acting as a closing agent for the sale or transfer. You are authorizing us to contact any person named in the notice and to require the person to pay. You are authorizing us to tell that person that he may deduct the amount paid to us from the amount paid to us from the amount paid. 	demand powers in	e due even if we do i	nortgage, land sale contract	ome due.
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• You are authorizing us to contact any person who is acting as a closing agent for the sale or transfer. • You are authorizing us to contact any person named in the notice and to require the person(s) to we also are authorizing us to tell that person that he may deduct the amount paid to us from the amount			y is sold or transferred, you	e to notify us in writing of any other
SECURITY INTEREST AND MORTGACE	npaid balance.	operty, whether the sa	or transfer will occur and a	must include your name(a) it
SECURITY INTEREST AND MORTGACE	ore the expected sale or transf	ne of the name week	dress of the property, the n	ame of any person who is acting as
To solute in IEREST AND MORTGACE	iom the property is being sold or transferred	or transfer.	named in the notice and to	uthorizing us to contact any person
To secure your obligations	us the full unpaid balance	equire the person to p	he may deduct the amount	Y INTERECT AND A
IAL OUNGAIDIS, VOL Modes	it he owes you.	- to do nont the am	\GE	your obligations, you mother
To secure your obligations, you mortgage to us the Insulated Property and the buildings on it. We may record this mortgage with the county to place a mortgage lien on the Insulated Property. Each person who are		he buildings on it	the Insulated Property and	cord this mortgage with the county a
ISCELLANEOUS		e Insulated Property	o place a mortgage lien on	NEOUS
ach person who signs this note will be reason it is		e topony.		n who signs this note will be recommended
Sach person who signs this note will be responsible for performing all the obligations in it, even if an perform these obligations.		ligations in it	sible for performing all the	o ouigations.

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Form 4161, Rev. 1/86 Page 2 of 2 NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OB-NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES AND TAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER. . 13616 NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT ONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED IN NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY COPY OF THIS PROMISSORY NOTE. (3) YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AND IT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE. THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO. IF ANY. DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST. YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF THE LATION FORM FOR AN EXPLANATION OF THIS RIGHT. STATE OF __Oregon Vickest County of _ Klamath) ss. Personally appeared the above-named <u>Thomas C. Dickert & Gale R. Dickert</u> and acknowledged the foregoing instrument to be 17 -0 s : 4 ; , . . יד I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF ţ, Ø CONTRACT OF SALE GUARANTEE I am selling the Insulated Property to the Borrowers under a contract of sale. In consideration for the weatherization materials that will be installed on the property. I guarantee payment of the note if I reacquire the property and the Borrowers fail to pay Pacific. In addition, to secure this guaranty. I mortgage any interest I have in the property to Pacific. OWNER STATE OF County of) ss. Personally appeared the above-named _ . voluntary act and deed. - and acknowledged the foregoing instrument to be I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AND THE "NOTICE TO COSIGNER" AT THE TIME I (WE) SIGNED IT. Before me: STATE OF OREGON: COUNTY OF KLAMATH: Filed for record at request of _______ August SS. ot ______ - A.D., 19 <u>86</u> at ____ of <u>Mortgages</u> 2:45 FEE \$9.00 o'clock P _M., and duly recorded in Vol. _ Page 13615 // on Page lst Evelyn Biehn, M86 day -T . Sounty Glerk Ani