Vol. Male\_Page MORTGAGE We use his in his unco berdonni ant To Home Equity without notice rholats the entire sum secured by

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This indenture, made this 29 day of	July	, 19 <u>_86_</u> , betweer	۰۰ · · ·	- Una
- Douglass and Shirley	V A. Douglass. H	usband and Wife-		
For value received by the Mortgagor from the N	ATE BANK OF OREGON WITNESSET	N.A., a national banking asso 1:	ociation, hereinafter calle	
unto Mortgagee; all the following described property sit	tuate in <u>Klamath</u>	Cou	es hereby grant, bargain, . nty, Oregon, to wit:	sell and convey
The Westerly fifty feet of Lots 5 of Klamath Falls, Oregon. Accord office of the County Clerk of Kla	and 6 in Block	18 of Hillside A	ddition to the on file in the	City

38844

together with the buildings, improvements and fixtures now or hereafter situate on said premises, including, but not exclusively, all personal property used or intended for use for plumbing, lighting, heating, cooking, cooling, ventilating or irrigating, linoleum and other floor coverings attached to floors, an the fair of the provident the state of th

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6 To Have and To Hold the same unto the Mortgages, its successors and assigns, forever. 

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And the Mortgagor does hereby covenant to the Mortgagee that Mortgagor is lawfully seized in fee simple of the said real property, that Mortgagor is the absolute owner of the said personal property and that Mortgagor will warrant and forever defend the same against the lawful claims and demands of all persons whomsoever.

kept and performed, and to secure the payment of the sum of \$12,725.00 and interest therein in accordance with the	orgagor <sub>2</sub>
	ie tenor
of a certain promissory note executed by Mortgagor dated	i install-
ments of not less than \$182.64	_2
September	nencing
August 5. 1996, when the balance then remaining unpaid shall	be paid. 💡

1. That Mortgagor will pay, when due, the indebtedness hereby secured, with interest, as prescribed by said note, and all taxes, liens and utility charges upon said premises or for services furnished thereto.

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thett 2. That Mortgagor will keep the real and personal property hereinabove described in good order and repair and that if any of the said property be damaged or destroyed by any cause, Mortgagor will immediately reconstruct or repair the same so that, when completed, it shall be worth not a than the value thereof at the time of such loss or damage; provided, that if such loss or damage shall be caused by a hazard against which any carried, the obligation of the Mortgagor to repair or reconstruct shall not arise unless the Mortgage Shall consent to the publication of a ceeds to the expense of such reconstruction or repair. 74

3 That Mortgagor will, at Mortgagor's own cost and expense, keep the mortgaged property insured under an Orgon standard fire insurance policy or equivalent, issued by an insurer acceptable to Mortage, with extended coverage, to the full insurable value of the progenite, with loss payable to Mortagee as its interest may appear. At least five (5) days prior to explicit or any policy. Mortagor will deliver to Mortagee settistactory evidence for the renewal or replacement of the policy. The insurance or a certificate of coverage shall be delivered to Mortagee Mortagee may, at its option, require the proceeds of any insurance policies upon the said premises to be applied to the payment of the indebtedness hereby secured or to be used for the repair or reconstruction of the property damaged or destroyed.

That Mortgagor will execute or procure such further assurance of his tide to the said property That Mortagor will pay when due all amounts required to be paid notify the terms and conditions of any oth trust c the property described herein and the note(s) secured thereby.

That Mortgagor will not transfer his interest in the mortgaged prop or any part there of whether or not the Transf OF Day he indebtedness secured hereby. sprees to ET BY E. 

That in case the Mortgagor shall fail to perform any of the acts have in required to be performed, the Mortgagee may, at its option, but gany obligation on its part to so do, and without waiver of such default, procure any insurance, pay any taxes or liens or utility charges, make airs, or do any other of the things required, and any expanses so incurred and any sums so paid for any said purposes shall: (i) bear interest withou any rec from the day the same were incurred to the date of payment at the rate of the loan which was evidenced by the promissory note described above, or any renewals or extensions thereof; (ii) at mortgages's option be payable on demand or be added to the balance on the loan described above and be apportioned among and payable with installment payments to become due during either the term of the applicable policy or the remaining of said loan or be due and payable at said loan's maturity. Est TPL-161 12-81

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1. A.	incurred for title searches or examination to are secured hereby, that in any such such to adequacy of the security of the sindebt to take possession and care of all said morts arisen or accrued or which may arise or accru the debt accrued or which may arise or accru more of his covenants of agreement herein a received by Mortgagor prior to such default.	es in services in consolution	ie tak mortane un fai	es and by this mo
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