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KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION , which is organized and existing under the laws of ... the ... United ... States of ... and whose address is ... 340 Main ... Street, ... Klamath Falls; Oregon 97601 ("Lender").

Borrower owes Lender the principal sum of ... Fifteen ... Thousand and No/100***********

Dollars (U.S. 3. 15,000:00 ...) This debt is evidenced by Borrower's note dated 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 ... November ... 2006 ... This Security Instrument secures to Lender: (a) the repayment 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 7 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. Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following impurance es der procedurg de organiste de la blaccheur de forces singed per l par estander sedite de

Lot 46, LOMA LINDA HEIGHTS, in the County of Klamath, State of Oregon.

ALSO, the Southerly one-half of Lot 45, LOMA LINDA HEIGHTS, more particularly described as follows:

and thousands story be a marking to the substitute of

Beginning at the most Southerly corner of Lot 45 of said Loma Linda Heights; thence Northeasterly along the line between Lots 45 and 46 of said Loma Linda Heights, a distance of 119.6 feet; thence N 28°13' W along the line between Lots 38 and 45, of said Loma Linda Heights, a distance of 40.3 feet; thence Southwesterly parallel to the line between said Lots 45 and 46 of said Loma Linda Heights, to the Easterly line of Loma Linda Drive; thence Southeasterly along the Easterly line of Loma Linda Drive, a distance of 40 feet to the point of beginning.

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which has the address of 723 Loma Linda Drive Klamath Falls

Oregon 1997.601

Constitution of English Code of the Code of the

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.

OF 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. limited variations by jurisdiction to constitute a uniform security material solutions by jurisdiction to constitute a uniform security material of any interest district and transfer of physical solutions of a subject of the base of t

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STATE OF O	REGON,)			
County of	Klamath.	SS.		FORM NO. 23 — ACKNOWL STEVENS-NESS LAW-PUB. CO.: POR	EDGMENT
BE IT	REMEMBERED TO				
before me, the named Jean	REMEMBERED, That undersigned, a Notary I M. Ridenous	on this 20th Public in and for sai	day of Nov	ember	10.96
Rajnus livi	ng trust and Jean	Vidually and Je	n M. Ridenour	e, personally appeared the	within
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AND THE RESERVE OF THE PARTY OF If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, wer shall now the premiums required to maintain the insurance in effect until such time as the requirement for the It 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. 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.

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 any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation.

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2. 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 assigned and shall be paid to Lender.

assigned and shall be paid to Lender.

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,

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

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to If the Property is abandoned by Borrower, or if, after notice by Lender within 30 days after the date the notice is make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the Property or make an award or settle a claim for damages, Borrower fails to respond to restoration or renair of the Property or given. Lender is authorized to collect and apply the proceeds, at its ontion, either to restoration or renair of the Property or given.

make an award or settle a claim for damages, Horrower 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 same secured by this Security Instrument, whether or not then due paid to Borrower.

given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the roperty of 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 Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or proceeds to the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments. 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: Forhearance Ry Lender Not a Walver. Extension of the time for payment or ne 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:

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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 modification of amortization of the sums secured by the original Borrower or Borrower's successors in interest. Instrument or refuse to release the liability of the original Borrower in interest or refuse to average the liability of the original Borrower in interest or refuse to average the liability of the original borrower in interest or refuse to average the liability of the original borrower in interest or refuse to average the liability of the original borrower in interest. 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 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 or otherwise modify amortization of the sums secured by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy 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 shall not be a waiver of or preclyde the exercise of 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 this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower who co-signs this Security Instrument shall bind and several Approver who co-signs this Security Instrument shall be in the secur shall not be a waiver of or preclude the exercise of any right or remedy. 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 only to mortgage, grant and convey Instrument but does not execute the Note: (a) is coccioning this Security Instrument only to mortgage, grant and convey Instrument but does not execute the Note: (a) is coccioning this Security Instrument only to mortgage. of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument only to mortgage, grant and convey Instrument but does not execute the Note: (a) is co-signing this Security Instrument; (b) is not personally obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; and (c) agrees that I ander and any other Borrower may agree to extend the sums secured by this Security Instrument; and (c) agrees that I ander and any other Borrower may agree to extend the sums secured by this Security Instrument; and (c) agrees that I ander and any other Borrower may agree to extend the sums secured by this Security Instrument. 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, and the sums secured by this Security Instrument or the Note without modify forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without 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 that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan and that law in finally interpreted on that the interest or other loan above so leasted or to be collected in 12. Loan Charges. 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 of the permitted limits, and (b) any sums already collected from Rorrower which exceeded 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 necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal over 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. under the Note of by making a direct payment to norrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

13: Legislation Affecting Lender's Rights.

13: Legislation of the Note of this Security Instrument unenforceable according to its terms. Lender at its ontion

13. Legislation Affecting Lender's Rights. 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 or this Security Instrument unenforceable according to its terms, Lender, at its option, and require immediate payment in full of all course cannot be taken as a security Instrument and many involve any remains. rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, 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 paragraph 17.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by the Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by the Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by the Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by the Notices. 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 Rorrower designates by notice to I ender Any notice to I ender shall be given 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 I ender's address class that the property address of any other address I ender designates by notice to Rossower Any notice. 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 in this paragraph.

paragraph.

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 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 conflicts with applicable law such conflict shall not affect other provisions of this Security Instrument or the Note. 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 and the which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note contacts 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. in this paragraph...

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 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 in full of all sums interest in Borrower is prior written consent. Lender may, at its option, require immediate payment in full of all sums person) without Lender's prior written consent. Lender may, at its option, require immediate payment in full of all sums 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 federal law as of the date of this Security Instrument. Note are declared to be severable. 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 like the notice is delivered or mailed within which Borrower must have all sums secured by less than 30 days from the date the notice is delivered or mailed within which Borrower must have all sums secured by

secured by this Security his Human Asserting federal law as of the date of this Security Instrument.

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. I ender may invoke any 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 remedies permitted by this Security Instrument without further notice or demand on Borrower.

18 Represents Plate to Paintete.

enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as any time prior to the earlier of 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 enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 3 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. Those conditions are that Borrower. applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument. Those conditions are that Borrower; Instrument, or (b) entry of a judgment enforcing this Security Instrument and the Note had no acceleration that the law which then would be due under this Security Instrument and the Note had no acceleration as Lender all sums which then would be due under this Security Instrument and the Note had no acceleration as Lender may specify any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including the sum of this Security Instrument, Lender's rights in the Property and Borrower's reasonably require to assure that the lien of this Security Instrument, hall continue unchanged. Upon reinstatement by obligation to pay the sums secured by this Security Instrument shall remain fully effective as if no acceleration had some obligation to pay the sums secured by the obligations secured hereby shall remain fully effective as if no acceleration Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. DULLOWER, this Security instrument and the congations secured nereby snall remain fully enective as it no accederation under paragraphs 13 or 17.

Occurred. However, this right to reinstate shall not apply in the case of accederation under paragraphs 13 or 17.

COLUMN NOW UNIFORM COVENANTS. Borrower, and Lender, further covenant and agree as follows:

19. Acceleration: Remedies, Lender shall give notice to Borrower 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 unless applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the 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 failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring 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 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 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 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 parceis 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.

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 expenses 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

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 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 limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by

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 to Trustee Shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs.

22. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title,

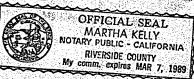
23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes.

24, Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any 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 this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security

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P-169 8-82 (REV.)

ADJUSTABLE RATE LOAN RIDER

22095

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS CREASES IN THE INTEREST RATE. INCREASES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS.

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. KLAMATH FIRST FEDERAL SAVINGS AND LOAD I CAN	. November , 19 86 ., and is incorporated into and shall e "Borrower") to secure Porrower.
(the 'Lender') of the same date (the 'Note') and olocated at .723. Loma Linda Drive Klamath	covering the property described in the Security Instrument and Falls, Oregon 97601 Property Address
Modifications In addition	
The National MUNIMLY PAYMEN	d agreements made in the Security Instrument, Borrower and T CHANGES
12. day of the month beginning on March months thereafter.	T CHANGES %. The Note interest rate may be increased or decreased on the
[Check one box to indicate Index.]	es in an interest rate index called the "Index". The Index is the:
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B. LOAN CHARGES It could be that the least	s. Decreases in the interest rate will result in lower payments.
and that law is interpreted so that the interest or other lo loan would exceed permitted limits. If this is the case, the necessary to reduce the charge to the permitted limit; and ed permitted limits will be refunded to Borrower. Lender owed under the Note or by making a direct payment to C. PRIOR LIENS	strument is subject to a law which sets maximum loan charges can charges collected or to be collected in connection with the nen: (A) any such loan charge shall be reduced by the amount (B) any sums already collected from Borrower which exceeder may choose to make this refund by reducing the principal
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waiving the option to accelerate provided in paragraph 1	graph 17 of the Security Instrument, Lender may require (1) ease in (or removal of) the limit on the amount of any one in-Base Index figure, or all of these, as a condition of Lender's 7.
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