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parties executing the same, respectively. complete sug accutate of a sugrammer of our sources sylem of a current balance sheet and a current income and channed that a many that a second contract of the second Each mortsage agreed to provide to the mortgates andually, within 90 dors of the LERY Nortsage a current balance sheet and a current indem and a suprementation and a current indem and

all indulgences, extensions, renewals and reamortizations granted or permitted by the Mortgagee. This agreement is for the benefit of and binding upon the heirs, representatives, successors and assigns of all

the original note and mortgage necessary to preserve such rights. All rights of any one against whom rights are herein reserved may be enforced as if this agreement had not been made. The Mortgagors and all other persons hereafter becoming liable for the payment of the above debt consent to

Mortgagee hereby expressly reserves all rights against sureties, guarantors and all parties liable for the payment of said indebtedness, and any persons who may have any interest in or lien upon any or all of the property so mortgaged, who do not consent hereto, and the right of itself and of all such parties to maintain any action on

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The said mortgage and the lien thereof (except as to any property heretofore released therefrom of record) and the note secured thereby, as the times for payment are hereby changed, are continued in full force and effect in each of the covenants and agreements therein contained; and mortgagee may at its option declare the entire indebtedness due and payable upon default in the payment of any of the sums secured, when due as so specified,

pay the said aggregate amount unpaid under the terms of said note and mortgage, with interest at the rates specified herein, at the times and in the amounts as above set forth, it being expressly agreed that if Mortgagors were not heretofore personally liable under said note and mortgage they hereby assume and agree to pay the debt owing

Any Mortgagor hereof may at any time pay any amount of principal hereon in advance of its maturity. Unless the Mortgagee otherwise elects, any such payment shall operate to reduce the balance owing and to discharge the debt evidenced hereby at an earlier date, but shall not alter the obligation to pay full installments periodically as above provided until the debt is paid in full. In consideration of the change in terms of payment herein provided, Mortgagors hereby covenant and agree to

if provided in the original mortgage, late charges. The default rate after the effective date hereof is the interest rate from time to time in effect for this loan, plus two percent per annum. If applicable, the late charge after the effective date hereof is five percent of the installment. After acceleration of the secured obligations, the entire amount due and payable shall thereafter bear interest until paid at the default rate which was in effect at the time of

the unmatured balance of the debt evidenced hereby and shall remain in effect until a different rate is established. Such different rates shall be established in accordance with the provisions of the Farm Credit Act of 1971 and The non-payment when due of any sum, principal or interest, shall cause the assessment of default interest and,

and a final installment of the balance unpaid on the first day of \_\_\_\_\_\_\_\_ January, 2011 , 1987 , and an installment The Mortgagee may, from time to time, establish a higher or lower rate of interest which shall then apply to \_ . unless

annually thereafter; the aggregate sum/shall be payable in 24 installments of principal and interest being payable on each succeeding interest payment date to and including the first day of <u>January</u>, 2010 ----DOLLARS

**Cas** of which this agreement is effective at the rate of 12.25 % per annum on an amortization plan, shall be Interest on the aggregate sum shall be payable on the first day of <u>January</u>

effective; and the surgest of the mass surgest barbourse platent mentioning where the surgest of NOW, THEREFORE, In consideration of the premises and the mutual promises of the parties hereto it is agreed: That the said total sum now owing under said mortgage, as hereinabove set forth, with interest from the date

WHEREAS, There is oving Mortgagee upon the debt secured by said mortgage the aggregate sum of <u>52,618,19</u> as of <u>October 27</u>, 1986, being the date as of which this agreement is

Oregon; and

Mortgagors, or their predecessors in interest, mortgaged to The Federal Land Bank of Spokane, a corporation, the real property described therein, reference to which mortgage as so recorded is hereby made for the terms thereof, and the description of said property; and Reamortization, Agreement, dated, March 13, 1986, and recorded April 11, 1986, as Instrument No. 60141, Book M 86, Page 6152, records of Klamath County,

at page \_\_\_\_\_\_, records of \_\_\_\_\_

State of Washington, hereinafter designated as Mortgagee. WITNESSETH: 

under the Farm Credit Act of 1971, with its principal place of business in the City of Spokane, County of Spokane,

hereinafter designated as Mortgagors, and The Federal Land Bank of Spokane, a corporation organized and existing

James M. Hubbard and Marjorie A. Hubbard, husband and wife

November

THIS AGREEMENT Made this 20th

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, between

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MORTGAGE REAMORTIZATION AGREEMENT (Loan No. <u>181410-</u> Vol\_M&V\_Page\_

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