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	THIS DEED OF TRUST ("Sec	irity Instrument") is made on Medical	
	husband and wife GARY	H. KEPPEN and MARY	KEPPEN. ("Trustee"). The beneficiary is which is organized and existing.
	William Sismore	("Borrower") The trustee	KEPPEN
	KLAMATH FIRST FEDERAL SAVING	S AND LOAN	and Education
	under the laws of the United Sta	tes of America	("Trustee"). The beneficiary is which is organized and existing address is ""Lender").
	Rorrow	alls, OR 97601 and whose	address is
- 1	* * * * * * * * * * * * * * * * * * *	of THIRTY NINE THOUSAND T	WO HUNDRED AND NO/100* * * * .). This debt is evidenced by Borrower's note monthly payments, with the full
8	dated the same date as this Security Instr	Dollars (U.S. \$39, 200, 00	WO HUNDRED AND NO/100* * * * .). This debt is evidenced by Borrower's note monthly payments, with the full debt, if not
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j	nodifications (1) the repayment of	the debt evidence .	This Con-
	security Instrument; and (c) the performe	sums, with interest, advanced under	h interest, and all renewals, extensions and r paragraph 7 to protect the security of this eements under this Security Instrument and e, in trust, with power of selections.
t	he Note. For this purpose, Borrower irre	nce of Borrower's covenants and agr	eements under this security of this
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THE PARTY OF WITHOUT THE PARTY AND THE PARTY THE PARTY OF 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." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening and institution of the security Instrument as the "Property." The opening are also as the security Instrument as t

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 Imited variations by jurisdiction to constitute a uniform security instrument covering real property:

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UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due 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 applicable 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 one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items.

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. 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 requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

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 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 or 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 amounts payable under paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any.

Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall 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

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 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 an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days ការរាជមានគឺមិន និ of the giving of notice. MULTINE

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 carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be

unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall 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 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 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 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 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 when the notice is given DEKY WALGE VID TOYM YESCOLVILOM when the notice is given.

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 from damage to 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 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

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

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the 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 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.

Any amounts disbursed by Lender under this paragraph 7 shall 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 disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

requesting payment.

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Wave If 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.

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

ed and snall 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 In the event of a total taking of the Property, the proceeds snautoe applied to the sums secured by this security supposes Borrower and I and a substitute of the Property, the proceeds snautoe applied to the sums secured by this security supposes Borrower and I and a substitute of the Property, 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 make an award or settle a ciaim for damages, porrower rans 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

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; 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 interest of Rorrower shall not operate to release the liability of the original Rorrower or Rorrower's successors 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 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 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

of 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 norrower, 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 the control of the provisions of the security Instrument only to mortgage, grant and convey the security Instrument only to mortgage. 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 that borrower's interest in the Property under the terms of this Security instrument; (o) is not personally congated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend to the Congress of this Security Instrument as the Mate without modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

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 the loan charges collected by the amount charges, and that law is many interpreted so that the interest of other loan charges confected or to be confected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount and (b) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sum 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 permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed permitted minus win of 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

ander the Note or by making a direct payment to porrower in a retund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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, 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 froperty Address or any other address portower designates by notice to Lender shan 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 which can be given effect without the conflicting provision. To this and the applicable 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.

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. 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 control by the Country Instrument Housever this option shall not be exercised by Lender if exercise is prohibited by 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.

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 or not less man 30 days from the date the notice is delivered or maned within which borrower must pay an sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any invoke any the 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 18. Borrower's Right to Reinstate. It Borrower 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. 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 (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration (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 obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower's Borrower, this Security Instrument shall continue unchanged. Upon reinstatement by occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17. 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 Borrower prior to acceleration under paragraphs 13 and 17

breach of any covenant or agreement in this Security Instrument (but not prior to acceleration required to cure the unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the unless applicable law provides otherwise). breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 to unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the unless applicable law provides otherwise). The notice shall specify: (a) the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default on of the right to default; (c) a date, not less than 30 days from the date the notice is given to Borrower of the right to and (d) that failure to cure the default on or before the date specified in the notice shall further inform Borrower of the right to assert the non-existence of a default, or any other secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of a default or any other secured by this Security Instrument and sale. If the default is not cured on or before the date specified 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 defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified 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 without further defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice and the right to bring a court action to assert the non-existence of a default, or any other default is not cured on or before the date specified in the notice and the right to bring a court action to assert the non-existence of a default or any other default or any result in acceleration and the right to bring a court action to assert the non-existence of a default or any result in acceleration and the right to bring a court action to assert the non-existence of a default or any result in acceleration and the right to bring a 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 at its option may require immediate payment in full of all sums secured by applicable law. Lender shall be entitled to 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 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, reasonable attorneys fees and costs of title avidence

able attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the lender invokes the power of sale, Lender shall execute or cause the Proporty to he sold and shall cause such notice to be some of an event of default and of Lender's election to cause the Proporty to he sold and shall cause such notice to be some of an event of default and of Lender's election to cause the Proporty to he sold and shall cause such notice to be 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 county in which any part of the Property is located. Lender or Trustee shall give notice of sale in 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 recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the recorded in each county in which any part of the Property is located. Lender or Trustee by applicable law. After the time manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law to Borrower, shall sell the Property at public auction to the highest required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest required by applicable law. reasonable attorneys' fees and costs of title evidence. 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 required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public 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 bidder at the time and place and under the terms designated in the Property by public announcement at the time and place and under the terms designated in the Property at any sale. Trustee may postpone sale of all or any parcel of the Property at any sale.

fany 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, and the statements made is a statement of the statements made is a statement of the state Trustee determines. Trustee may postpone sale of all or any parcel of the Property at any sale.

Place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee their deliver to the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of the purchaser Trustee's deed conveying the Property without any of 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 sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the sale, including, but not expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the sale, including the processed or implied to the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the processes of the sale in the following order: (a) to all expresses of the sale, including the sale in the following order: (a) to all expresses of the sale, including the sale in the following order: (a) to all expresses of the tnerein. Trustee snall 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 to the person or persons legally entitled to it.

to the person of persons legally entitled to it.

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in acceleration under paragraph 19 or abandonment of the Property, Lender (in 20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property and to collected by Lender or the receiver person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the person by agent or by judicially appointed receiver). 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 shall be applied first to payment of the costs of management of the property and collection of rents, including to the sums course by the sums course by the sums course to the sums course by the sums course to the sums course by the sums course to the sum of the sum to the person or persons legally entitled to it. 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 this Security Instrument.

Into Security Instrument. Lender shall request Trustee to 21. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and chall currender this Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidencing debt secured by the Security Instrument and all rotes avidence and all rotes avi 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. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall nav any recordation costs. this Security Instrument.

entitied to it. Such person or persons snall pay any recordation costs:

22. Substitute Trustee: Lender may from time to time remove Trustee and appoint a successor trustee to any the title conditions of the Droperty the successor trustee shall succeed to all the title conditions of the Droperty. 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, power and duties conferred upon Trustee herein and by applicable law.

The Property is not currently used for agricultural timber or grazing numbers.

wer and duties conferred upon 1 rustee nerein and by applicable law.

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

24. Attorneys' Fees. As used in this Security Instrument, and in the Note, "attorneys tees snau include any attorneys fees awarded by an appellate court." It is the coverants and agreements of each such rider shall be incorporated into and shall amend and this Security Instrument, if one or more riders are executed by Borrower and recorded together with this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, and agreements of each such rider shall be incorporated into and shall amend any this Security Instrument, the coverants and agreements of each such rider shall be incorporated into and shall amend any this Security Instrument. this Security Instrument, the covenants and agreements of this Security Instrument as if the rider(s) more agreements of this Security Instrument, and agreement of this Security Instrument, and agreement of the Instrument of t 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 supplement, the covenants and agreements of this Security. Instrument as if the rider(s), were a part of this Security supplement, the covenants and agreements of this Security. Instrument as if the rider(s) were a part of this Security supplement. ICheck applicable box(es)] and the covenants and agreements of this Security. Instrument as if the rider(s) were a part of this Security. Instrument as if the rider(s) were a p New Suit West Co

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BELOW!	and hy Borro	Mark Free Street	LANGUAGE LESS	1-11-11

tained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it. The land of the property of the state of the sta By Signing Below, Borrower accepts and agrees to the terms and Instrument and in any rider(s) executed by Borrower and recorded with it.

To the source of the Decision of the Property Oregon: are arrect and place of municipacts probe the state of the matching particular p

The foresoing instrument was acknowledged before me this:

(date)

(Carry IP: Keppen and Marlene D. Keppen

(person(s) acknowledging)

My Commission express: 1/ O to 1/2 1/2 1/2 0/2 0 as a condition of the interaction of the contract of the condition of the co

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

STATE OF OREGON:	COUNTY OF KLAN	IATH: ss.			
				the	4th day
Filed for record at record	uest of	at 3:26	o'clock P_M., and		
or <u>nateu</u>	of	Mortgages			
4.6			Evelyn Biehn,	County Clerk	M.
FEE \$21.00					