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Kenneth Price Federal
P. O. Box 5600
Denton, Texas 76201

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DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made this 25th day of December, 1987, by David L. Howard and Shannon L. Howard, husband and wife,

CLARKSON FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
Under the laws of the United States of America, and state authority,
Clark First Federal, Crescent Falls, Oregon, USA.

Dollars U.S. \$ 32,200.00. The date hereinafter is hereinafter also
dated the same date as the Security Instrument ("Date"), which provides for monthly payments until the last date, if not
paid earlier, due and payable in May 5, 2012. The Security Instruments
secure to Lender (in the aggregate) the sum evidenced by the Note, with interest and all otherwise, exactions and
penalties, (i) the payment of all other sums with interest, advanced under paragraph (a) prior to the maturity of the
Security Instrument, and (ii) the performance of Borrower's covenants and agreements under the Security Instruments and
the Note. For the purpose, Borrower irrevocably grants and conveys to Lender, at law, and power of sale, the following
described property located in Tampa, County, Florida:

(c) The repayment of any future advances, with interest thereon, made by Borrower by Lender pursuant to the paragraph below ("Future Advances").
FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's expense, shall furnish to full documentation of the Property by Counsel to Borrower, any such Future Advances as Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes reciting that such notes are secured hereunder.

Page 22. Block 3. Form No. 1520. RECORD ADDITION TO DEED REGISTRATION. In the County of Clayton, State of Oregon.

See also [Astronomical Society of the Pacific](#) and [Astro-2020 Science Definition Team](#).

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Comments _____ **Date** _____ **Program Name** _____

PROVISIONS: All the improvements are or hereafter erected on the property, and all fixtures, fittings, improvements, rents, royalties, interest, oil and gas rights and profits, water rights and such part of tenures as are hereafter a part of the property. All improvements and additions shall also be covered by the Decree, Instruments. All other improvements referred to in the Second Instrument in the "Property".

Buyer waives Contingency that Buyer has a lawfully record of the zoning before commencement and has the right to gather and convey the Property and that the Property is unencumbered except for encumbrances of record. Seller waives warranty and will deliver possession the title to the Purchaser subject to Owner's and Tenant's rights as may be otherwise of record.

This section describes various software packages for national and non-national surveys with limited experience in conducting telephone and mail surveys.

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Chapman Companies, Inc., Noteholder and Lender Agreement and Waiver of Default

1. Payment of Principal and Interest, Prepayment and Note Changes. Borrower shall promptly pay when due the principal and interest on the debt evidenced by the Note and any prepayment and/or the principal under the Note.

2. Monthly Taxes and Insurance. Subject to applicable law, the vendor subject to Lender, Borrower shall pay to Lender on the due monthly payments due under the Note, until the Note is paid in full, a sum ("Frank") equal to one-twelfth of all yearly taxes and assessments which may affect directly over this Security Instrument, the yearly household payments or ground rents on the Property, if any, 1/12 yearly hazard insurance premiums, and all yearly mortgage insurance premiums, if any. These items are called "taxes items." Lender may estimate the Frank due on the basis of current facts and reasonable estimates of future events.

The Frank shall be held in an escrow account the expenses of collection of which are incurred or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Frank to pay the taxes items. Lender may not charge for holding and applying the Frank, analyzing the account or verifying the taxes items, unless Lender pays Borrower interest on the Frank and applicable law permits Lender to make such a charge. Borrower and Lender may agree to writing that interest shall be paid on the Frank. Unless an agreement is made as applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Frank. Lender shall receive Borrower without charge an annual accounting of the Frank showing credits and debits to the Frank, and the purpose for which each debit to the Frank was made. The Frank are provided as additional security for the sums secured by the Security Instrument.

If the amount of the Frank held by Lender, together with the future monthly payments of Frank, suffice prior to the due date of the taxes items, shall cause the amount required to pay the taxes items when due, the excess shall be at Borrower's option, either promptly paid to Borrower or credited to Borrower as additional payment of Frank. If the amount of the Frank held by Lender is not sufficient to pay the taxes 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 the Security Instrument, Lender shall promptly return to Borrower any Frank held by Lender. If under paragraph 11 the 2nd party 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 Frank held by Lender at the time of application as a credit against the sums secured by the 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 (frank), interest due and last, to principal due.

4. Chargeback. Borrower shall pay all taxes, assessments, charges, fees and impositions attributable to the Property which have arisen prior to the Security Instrument, and household payments or ground rents, if any. Borrower shall pay these obligations at the times provided in paragraph 1, or if not paid at that time, Borrower shall pay them in full directly to the person owed payment. Borrower shall promptly furnish to Lender all amounts 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 liens which has priority over this Security Instrument unless Borrower has agreed in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender. In addition, it is agreed that the lien by, or defense against enforcement of the lien in, legal proceedings which is the Lender's expense, except to prevent the enforcement of the lien or forfeiture of any part of the Property, or to secure 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 has arisen prior to 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 30 days of the giving of notice.

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. The insurance shall be maintained at 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 copies of premium notices 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 and make claims 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 is not economically feasible or Lender's security is not breached. If the restoration or repair is not economically feasible or Lender's security would be breached, the insurance proceeds shall be applied to the sum secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or dies or leaves within 30 days a notice from Lender that the insurance carrier has offered to write a claim, then Lender may collect the insurance proceeds. Lender may be 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 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 11 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 sum secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property. Lender shall not damage, damage or substantially change the Property, allow the Property to deteriorate or become waste. If this Security Instrument is in a foreclosure, Borrower shall comply with the provisions of the lease, and if Borrower acquires title to the Property, the condition and fixtures shall not change unless Lender agrees to the change 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, the administration or in insolvency law or requirement that Lender stop doing or forbidding a necessary or justifiable use of the Property, and Lender's options in the Property, Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, repairing or reroofing, paying reasonable attorney's fees and collecting on the Property to make repairs, although Lender may otherwise under this paragraph 7, Lender does not have to do so.

Any action taken by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree in other terms of payment, these amounts shall bear interest from the date of default/defect of the Note rate and shall be payable with interest upon notice from Lender to Borrower.

7. 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 requirements 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 investigations of the Property. Lender shall give Borrower notice in the case of or prior to an inspection specifying the particular cause for the inspection.

9. Condemnation. The proceeds of any award or claim for damage, threat or consequential, in connection with any condemnation or other taking of any part of the Property, or for nonconformance in law of construction, are hereby retained and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied in the same manner by the Security 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 sum required by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sum required immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the conditions above are made at events or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, as its option, either in restoration or repair of the Property or to terminate it under the Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds is presumed shall not exceed or pro parte the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Due Diligence; Performance By Lender Not a Waiver. Extension of the time for payment or modification of the amount required by this Security Instrument granted by Lender to any Borrower is waiver of Borrower's right not to reduce the liability of the original Borrower or Borrower's successor, or unless Lender shall not be required to commence proceedings against one successor in respect of actions taken by Lender or otherwise modify interpretation of the sum required by this Security Instrument by reason of any default made by the original Borrower or Borrower's successor it incurs. Any deferment by Lender is continuing any right or remedy that not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns; Joint and Several Liability; Covenants. The covenants and agreements of the Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the proviso of paragraph 12. Borrower's covenants and agreements shall be joint and several. Any Borrower who consents to the Security Instrument has done so in respect of the Note and/or co-signing this Security Instrument only to co-sign, grant and convey that Borrower's interest in the Property under the terms of the Security Instrument. It is not personally obligated to pay the sum required by the Security Instrument, and (b) agrees that Lender and any other Borrower may agree to extend, modify, forgive or reduce any accommodations held regard to the terms of the Security Instrument or the Note without the Borrower's consent.

12. Late Charge. If the sum required by this Security Instrument is subject to a late charge or maximum late charge, and that late is finally interpreted as that the interest or other late charge collected is to be considered in conjunction with the last exceed the permitted limit, then (a) any such late charge shall be reduced to the amount necessary to reduce the charge to the permitted limit, and (b) any sum 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 under the Note or by making a direct payment to Borrower. The refund reduces principal, the reduction will be treated as partial prepayment without any prepayment charge under the Note.

13. Legislation Affecting Lender's Rights. If enactment or operation of applicable law has the effect of rendering any provision of the Note or the Security Instrument inoperative according to Lender's rights, then require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 12. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of paragraph 12.

14. Notice. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it to 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 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 the 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 or clause of this Security Instrument or the Note conflict with applicable law, such conflict shall not affect other provisions of the 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 deemed to be severable.

16. Borrower's Copy. Borrower shall be given one confirmed copy of the Note and of this Security Instrument.

17. Lender of the Property as 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 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.

18. Lender Exercises the Option. If Lender exercises the option, Lender shall give Borrower notice of amendment. 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 the Security Instrument. If Borrower fails to pay these sums prior to the expiration of the period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand to Borrower.

19. Borrower's Right to Remedy. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of the Security Instrument discontinued at any time prior to the earlier of (a) 5 days after such other period as applicable law may provide for commencement before sale of the Property pursuant to any power of sale contained in this Security Instrument or (b) copy of a judgment enforcing this Security Instrument. These conditions are that Borrower has paid Lender all sums which there would be due under this Security Instrument and the Note had no acceleration been made, the note not default of any other covenants or agreements, has paid all expenses incurred in collecting the Security Instrument, including, but not limited to, reasonable attorneys' fees and all costs and action in Lender may reasonably expect to incur due to the fee of this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon nonacceleration by Borrower, the Security Instrument and the obligations created thereby shall remain fully effective and no acceleration shall occur. However, Lender's right to terminate shall not apply in the case of nonacceleration under paragraphs 13 or 14.

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NOTICE OF CONVICTION: Borrower and Lender further covenant and agree as follows:

29. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Security Instrument that set prior to acceleration under paragraphs 12 and 17 above applicable law provides otherwise. The notice shall specify all the default. In the notice required to cure the default to a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured and Borrower failure to cure the default on or before the date specified in the notice may result in acceleration of the entire amount by the Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to accelerate 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 or is before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by the Security Instrument without further demand and may invoke the power of sale and any other remedies permissible by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 29, including, but not limited to, reasonable attorney's fees and costs of title evidence.

30. Lender retains the power of sale. Lender shall exercise or cause Trustee to exercise 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 as 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 in the highest bidder at the time and place and under the terms designated in the notice of sale or one or more parcels and/or any other trustee determination. Lender 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.

31. Transfer of Title. Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenants or warranties, expressed or implied. The notice 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 to the following order: (a) all expenses of the sale, including, but not limited to, reasonable Lender's and attorney's fees; (b) to all sums secured by the Security Instrument; and (c) any excess to the person or persons legally entitled to it.

32. Lender as Plaintiff. Upon acceleration under paragraph 24 or abandonment of the Property, Lender or attorney, by agent or by personally 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 attorney's fees, and then as the sums secured by the Security Instrument.

33. Recoupeage. Upon payment of all sums secured by the Security Instrument, Lender shall require Trustee to reconvey the Property and shall reconvey the Security Instrument and all notes evidencing debt secured by the Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons duly entitled to such person or persons shall pay any recoupeage costs.

34. Substitution. Lender may from time to time assume, transfer and assign a successor trustee or any successor nominee, including, without conveyance of the Property, the successor trustee shall assume all the title, power and duties conferred upon Trustee herein and by applicable law.

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

36. Attorney's Fees. As used in this Security Instrument and in the Note, "Attorneys' fees" shall include any attorney's fees awarded by an appellate court.

37. Status of the Security Instrument. If one or more orders are executed by Borrower and recorded together with the Security Instrument, the covenants and agreements of each such order shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the orders were a part of this Security Instrument. [Check applicable box(es)]

Adjustable Rate Note

Condominium Note

Fixed Rate Note

Graduated Payment Note

Planned Unit Development Note

Other(s) _____

By SIGNING Below, Borrower accepts and agrees to the terms and covenants contained in the Security Instrument and in any addendum executed by Borrower and recorded with it.

David L. Edwards

Shannon L. Edwards

Signature Date: 06/01/2007

STATE OF _____ OREGON
COUNTY OF CLACKAMAS

The foregoing instrument was acknowledged before me on 06/01/2007.

By _____ David L. Edwards and Shannon L. Edwards

Notary Public

My Commission expires 7-6-08



This instrument was prepared by Farmers Home Federal Savings and Loan Association.

ADJUSTABLE RATE LOAN RIDER

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES 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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This Rider is made the 22nd day of September, 1971, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed in Satisfaction ("Security Instrument") and the note(s) given by the undersigned (the "Borrower") to secure Borrower's Note to LEADER BANK, NATIONAL BANK AND TRUST COMPANY.

The "Loan" of the same date (the "Note") and covering the property described in the Security Instrument are issued to LEADER BANK, NATIONAL BANK AND TRUST COMPANY, OREGON, 97013.

PROPERTY ADDRESS

Modifications. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. SECURITY RATE AND MONTHLY PAYMENT CHANGES

The Note has an "Initial Interest Rate" of 5.5%. The Note interest rate may be increased or decreased to the 1st day of the month beginning on September, 1971, and on that day of the month every 12 months thereafter.

Changes in the interest rate are governed by changes in an interest rate index called the "Index". The Index is the 1st day of the month beginning on September, 1971.

(a) 1 "Contract Interest Rate, Purchase of Previously Occupied Homes, National Average for all Major Types of Lending" published by the Federal Home Loan Bank Board.

(b) 2 3

Changes in the interest rate will increase or decrease a monthly payment amount Change Date, if no change in the interest rate on 1st day.

(c) 3 There is no maximum limit on changes in the interest rate at any Change Date.

SIMPLIFY: (d) 4 The interest rate cannot be changed by more than 1.00 percentage points at any Change Date.

SIMPLIFY: If the interest rate changes, the amount of Borrower's monthly payments will change as provided in the Note. Increases in the interest rate will result in higher payments. Decreases in the interest rate will result in lower payments.

B. LOAN CHARGES

It could be that the loan secured by the Security Instrument is subject to a law which sets maximum loan charges and that law is interpreted to limit the interest or other loan charges collected or to be collected in connection with the loan would exceed permitted limits. If this is the case, then: (A) any such loan charge shall be reduced to the amount necessary to reduce the charge to the permitted limit; and (B) any sums already collected from Borrower which exceed permitted limits will be 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.

C. PROPERTY LIENS

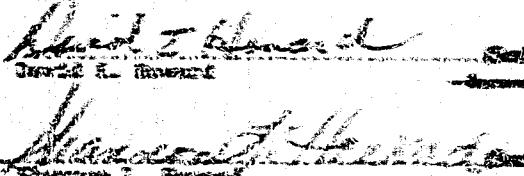
If Lender determines that all or any part of the sums secured by this Security Instrument are subject to a lien which has priority over this Security Instrument, Lender may send Borrower a notice identifying that lien. Borrower shall promptly act with regard to that lien as provided in paragraph 4 of the Security Instrument or shall promptly enter an agreement in a form satisfactory to Lender acknowledging that lien to this Security Instrument.

D. TRANSFER OF THE PROPERTY

If there is a transfer of the Property subject to paragraph 17 of the Security Instrument, Lender may require (i) an increase in the current Note interest rate, or (ii) an increase in (or removal of) the limit on the amount of any one-time loan charge if that is a limit, or (iii) a change in the Note Index figure, or all of these, as a condition of Lender's retaining the option to accelerate provided in paragraph 17.

By signing this Rider, Borrower agrees to all of the above.

"With a limit on the successive rate adjustments during the life of the loan of plus or minus three 1.00 percentage points."


David E. Blanchard
BORROWER

STATE OF OREGON COUNTY OF CLACKAMAS

Filed for record in office of Agape Title Company on Sept 22, 1971 by J. W. and J. W. and J. W. and key recorded in Vol. 1 page 100

ORIGINATOR: Orbitron Mutual Oregon Corp