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This indenture, made this	21_ day of _	AUGUST	. 19.87	betweenbetween
::JOHN .E. ZELNA			AR*********	****************
hereinsher called "Mortgogor", and I	IRST INTERS	TATE BANK OF O	REGON, N.A., a national t	vanking association, hereinafter called "Mortgagee";
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PLAT THEREOF ON FILE IN	THE OFET	THIRD ADDITI	UN TO MOYINA, A	CCORDING TO THE OFFICIAL LAMATH COUNTY, OREGON.
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together with the buildings, improver	nents and fixtu	res now or hereafter	situate on said premises, i	ncluding but not exclusively of persent
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And the Mortgagor does bereh	Covenant to t	bo Mortsone at-a	en eksimera jara barda Kerbekara Marilari serika kerbarda seria se	
		ine montgagee that I	wortgagor is lawfully seized	d in fee simple of the said real property, that Mort-

gagor is the absolute owner of the said personal property and that Mortgagor will warrant and forever defend the same against the lawful claims and demands of all persons whomsoever.

This conveyance is intended as	a mortgage to secure performance of the covenants an	d agreements herein contained to be by the Mortgagor
kept and performed, and to secure the	payment of the sum of \$ 12,500.00	
of a certain promissory note executed	by Mortgagor dated AUGUST 21, 1987	and interest thereon in accordance with the tenor payable to the order of Mortgagee in install-
ments of not less than \$ 169.61	each including interest on the	15th day of each month commencing
OCTOBER 15		, when the balance then remaining unpaid shall be paid.
		, when the balance then remaining unpaid shall be paid.

The Mortgagor does hereby covenant and agree to and with the Mortgagee, its successors and assigns:

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

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

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

4. That Mortgagor will execute or procure such further assurance of his title to the said property as may be requested by the Mortgagee.

5. That Mortgagor will pay when due all amounts required to be paid under the terms and conditions of any other mortgage(s) or deed(s) of trust on the property described herein and the nota(s) secured thereby.

6. That Mortgagor will not transfer his interest in the mortgaged property, or any part thereof, whether or not the Transferee agrees to assume or pay the indebtedness secured hereby

7. That in case the Mortgagor shall fail to perform any of the acts herein required to be performed, the Mortgagee may, at its option, but without any obligation on its part to so do, and without any repairs, or do any other of the things required, and any expanses so incurred and any sums so paid for any said purposes shall: (i) bear interest from the day the same were incurred to the date of payment at the rate of the loan which was evidenced by the promissory note described above, or be apportioned among and payable with installment payments to become due during either the term of the applicable policy or the remaining term of said loan or be due and payable at said loan's maturity.

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