ATC #31766

Vol. M8 Page 22478

## 82630

the date of distrussment at the Note this and shub nota pox, 25.40 interest, the state of the st	स्थ्यहर्ते.
Security Instrument, Uniters Instrument and Cender a Klamath Falls, OR 97601	0.15
Lender may toke action under this paragraph. A bender they paragraph, easted do so. Any ambunta diaburaed by Lender they paragraph, easted eccoup well inposes.	1398
Instrument, uppearing in court, paying reasonable atterneys feestind circuing on the transfer of the court, paying reasonable atterneys feesting and the court of	. rs.
in the Property, Lender's actions may include paying any sums secured by a him that the second second in the second secon	aasa.
regulations), then Lander may do and pay for whatever is necessary to protect the value of the Protect of Conditional	HARAN
Lender's rights in the Property (such as a proceeding in banktupies), people is for an other constitution of a	Hijde
covernants and agreements contained in this Security Instrums of an there is a legal potential of the second and a	er en sterrier. De les en en er
7. Protection of Lender's Rights in the Property, Morigon, Josusans	right di
les me som not more dimos remerkings to me mer me me	. ;:
Securio 2020 not stocked more resource solve for an insule; in a large solve solve solve solve for the for Recording Data]  Bostoness and country may be the following of the forest and the forest and the solve	1
change the Preperty, allow the Property to defendance or compil write. It is a second to the compiler of the c	
C. Preservation and Maintenance of DEED OF TRUST	
fuerconsent amounted belief the action and	
THIS DEED OF TRUST ("Security Instrument") is made on December 11,	er i a di
1987. The grantor is: Leela Benjamin and Helen Wolter	•••••
Litaria Cale Billian Sint manifest and the State of the S	••••••
Property of the control of the contr	
("Borrower") The trustee is ("Trustee") The beneficial KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, which is organized and exists.	ary is
under the laws of the United States of America and whose address is	
Borrower owes Lender the principal sum ofTWENTY THOUSAND AND NO/100	
Dollars (U.S. \$ 20,000 . 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	fnot
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, i paid earlier, due and payable on	ment
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions	s and
modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of	fthis
Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument	t and
the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the follow	wine
described property located in County, Ore	egon:
*(d) The repayment of any future advances, with interest thereon, made to Borrow	er
by Lender pursuant to the paragraph below ("Future Advances").	· 15
FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's option prior to	4.50
full reconveyance of the Property by Trustee to Borrower, may make Future Advance	A C .
to Borrower. Such Future Advances, with interest thereon, shall be secured by	-5
:this Deed of Trust; when sevidenced by promissory notes stating that said notes are	_
secured hereby: to a uso which may strain buout out the secure a secure	е .
agreement satisfactory to Lender subordinating the lien to this Security Instrument. It is not a fact that the second security in the fact that the second s	ted. (F.
his sent the culorestical of the for of forester of any bary of the honorist of the control that the project of the forest and the forest of the forest o	g age
Lot 544, Block 127 MILES ADDITION TO THE CITY OF KLAMATH FALLS,	g age
TOU 544, BIOCK 127 MILES ADDITION TO THE CITY OF KLAMATH FALLS,	aren 16 de, Novem
Lot: 544, Block 127, MILES ADDITION TO THE CITY OF KLAMATH FALLS, the state of the balous of the opposite of the state of the county of cklamath, State of Oregon.	aren 16 de, Novem
Lot! 544, Block 127, MILES ADDITION TO THE CITY OF KLAMATH FALLS, after the minute of the ballous of the opposite of the second	a 1971 1570 () November 2- (19)
LOUIS 44, BIOCK 127 MILES ADDITION TO THE CITY OF KLAMATH FALLS, also multiple to the balance of the opposite opposite opposite opposite opposite of the control of the balance of the bal	14 (15) (16) (16) (16) (16) (16) (16) (16) (16
LOUIS 44, BIOCK 127 MILES ADDITION TO THE CITY OF KLAMATH FALLS, also multiple to the balance of the opposite opposite opposite opposite opposite of the control of the balance of the bal	14 (15) (16) (16) (16) (16) (16) (16) (16) (16
LOUIS 44, BIOCK 127 MILES ADDETION TO THE CITY OF KLAMATH FALLS, absent within to the balousty the copies of the c	(1997) (1995) (1994) (1994) (1994) (1994) (1994)
LOUIS 44, BIOCK 127 MILES ADDETION TO THE CITY OF KLAMATH FALLS, absent within to the balousty the copies of the c	(1997) (1995) (1994) (1994) (1994) (1994) (1994)
Note third to appoint payable under paragraph 2. Tourth to mbress due and list, where the appoint appoint and provided in the payable under paragraph 2. Tourth to mbress a provided and pr	organia September 1965 1966 1966 1966 1966 1966 1966 1966
Note: third, to amount payable under paragraph 2 fourth to interest due, and last, and a payable to the payment of the payment	(15) (15) (15) (15) (15) (15) (15) (15)
paragraphs 1 and 2 study be applied first, to lare charges due under the Mole, according to application of Norments. Onless applicable in provides officially applicable of Republicable in the Professional Construction accounts applying Ekfrangath Library assessments of the Professional Construction accounts and the Professional Construction and	(15) (15) (15) (15) (15) (15) (15) (15)
application as a credit against the sums secured by this Security Lostingart.  3. Application of Zayments. Unless applicable him provides otherwise as a mental recovery conditional in the tender of the paragraph of the tender of the tender of the paragraph of the tender of the tender of the tender of the paragraph of the tender of the tender of the paragraph of the tender of the tender of the paragraph of the security instruments and the tender of the paragraph of the tender of the tende	Committee (Committee (
then imposible of order the aloof the Process or the application by Leader and Leader the application as a credit against the sums scored by this Security fourtiers.  3. Application of Layments. Colless applicable law provines otherwise an ements are selected and readers and 2 shall be applied that, to large charges due angle the Yole, second, as part of the and receipts to an overesponding the paragraph. It fourth to interest due, and last the paragraph of the paragraph of the paragraph of the security instruction and leaved of a paragraph of the paragraph of the paragraph of the paragraph of the security instruction and leaved of a paragraph of the paragraph	Committee of the commit
any fands held by Lender II under paragraph 19 the Frogerty is sold a sequence of the color of the lander paragraph 19 the Frogerty is sold a sequence of the lander paragraph 19 the Frogerty is sold a sequence of the lander of	Committee Commit
*SEE ATTACHED HADJUSTABLE RATE: LOAN, RIDER MADE A PART HEREIN.	Committee Commit
*SEE ATTACHEDIADUSTABLE RATE: LOAN, RIDER MADE A PART HEREIN. 10 month necessary to make up the deliciency in open of more polyment as contact to make up the deliciency in open of more polyment as a credit against the sums secured by the length of reader than immeriately private in the sums secured by the length of reader than immeriately private in secured by the secured by the length of reader than immeriately private in secured by the	TO THE TO THE TOTAL PROPERTY OF THE TOTAL PR
amount of the Funds held by Lender is not sufficient to particle and enter the Funds held by Lender is not sufficient to particle and the Funds held by Lender is not sufficient to particle and the Funds held by Lender is the deficiency in on our payment at the payment of the payment of the payment of the Property of	14 (9) (16 (16 (16 (16 (16 (16 (16 (16 (16 (16
at Borrower's option, either promptly lepaid to Borrower or credited to the analysis of the Funds held by Lender is not sufficient to particles as we can write a supplied to the Funds held by Lender is not sufficient to particles as we can write a supplied to the lender is not sufficient to particles and the credit to the lender of the deficiency in one or more payments as credit as the lender. If under paragraph 19 the Froresty is soil to supplied to the lander paragraph 19 the Froresty is soil to supplied to the lander paragraph 19 the Froresty is soil to supplied to the lander paragraph 19 the Froresty is soil to supplied to any subject the lander paragraphs 1 and 2 stiall be applied first, to lare charges due under the Note, secured. If the lander paragraphs 1 and 2 stiall be applied first, to lare charges due under the Note, secured. In the lander paragraph 2 fourth, to interest due, and lare the lander paragraph 2 fourth, to interest due, and lare the lander paragraph 2 fourth to interest due, and lare the lander paragraph 2 fourth to interest due, and lare the lander paragraph 2 fourth to interest due, and lare the lander paragraph 2 fourth to the research of the large that the lander paragraph 2 fourth to interest due, and lare the lander of the lander payment is the lander of the lander paragraph 2 fourth 10 interest due, and lare lander the lander lare lander the lander large lander lare lander large la large	18 (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c
the due dates of the escrow items; shall exceed the amount required to 1 as the due date of the escrow items; shall exceed the amount required to 1 be an activated at Barrower's option, either promptly repaid to Barrower or credited to 1 be an activated at Barrower's option, either promptly repaid to Barrower or credited to 1 be an activated at the first being the fed by Lender is not sufficient to pay the second at the second pay the solid of the fed by Lender any the deficiency in one of more payments as required by Lender 1 the fed by Lender programs of the fed by Lender 10 the Frogerty is solid a sequence of payments. The application as a credit against the sums secured by this Security fortunism.  3. Application of Caymerts. Unless applicable law provides otherwise as amounts are reader and payments it and 2 stiall be applied first, to law charges due under the Note, security.  4. Chargest Laens. Burrower, shall pay all taxes, assessments the solid, as activated by them on time directly to the research and payment. Instruments are required by them on time directly to the research of payments from all promptly formed at the payment and be payment at the payment and the payment and the payment and the payment at the payment and the payment and the payment and the payment and the payment at the payment and the payment and the payment and the payment at the payment and the payment and the payment and the payment and the payment at the payment and the payment and the payment and the payment at the payment and the payment and the payment and the payment at the payment and the payment and the payment at the payment at the payment and the payment at the payment	or the control of the
the due dates of the escrow terms shall execut the amount required to 1 st.  and Barrower's option, either promptly tepaid to floatower or credited to 1 to amount of the Funds held by Lender into additional to the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender in the Allong into a secretary to make up the deficiency in one or more payments according to a property which may attend by the sum security in the Fronerity is sold a second and a secretary to the second of the Process of the application as a credit against the sums secured by this security fortuneant.  3. Application of Fayments. Unless applicable in provines otherwise and inventor and payments. Unless application as a credit against the sums secured by this security fortuneant.  4. Chargest Lieus. Surfawer shall pay of the respect to the process of the proces	
the due dates of the escrow terms shall execut the amount required to 1 st.  and Barrower's option, either promptly tepaid to floatower or credited to 1 to amount of the Funds held by Lender into additional to the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender in the Allong into a secretary to make up the deficiency in one or more payments according to a property which may attend by the sum security in the Fronerity is sold a second and a secretary to the second of the Process of the application as a credit against the sums secured by this security fortuneant.  3. Application of Fayments. Unless applicable in provines otherwise and inventor and payments. Unless application as a credit against the sums secured by this security fortuneant.  4. Chargest Lieus. Surfawer shall pay of the respect to the process of the proces	
the due dates of the escrow terms shall execut the amount required to 1 st.  and Barrower's option, either promptly tepaid to floatower or credited to 1 to amount of the Funds held by Lender into additional to the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender in the Allong into a secretary to make up the deficiency in one or more payments according to a property which may attend by the sum security in the Fronerity is sold a second and a secretary to the second of the Process of the application as a credit against the sums secured by this security fortuneant.  3. Application of Fayments. Unless applicable in provines otherwise and inventor and payments. Unless application as a credit against the sums secured by this security fortuneant.  4. Chargest Lieus. Surfawer shall pay of the respect to the process of the proces	
the due dates of the escrow terms shall execut the amount required to 1 st.  and Barrower's option, either promptly tepaid to floatower or credited to 1 to amount of the Funds held by Lender into additional to the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender into additional accordance of the Funds held by Lender in the Allong into a secretary to make up the deficiency in one or more payments according to a property which may attend by the sum security in the Fronerity is sold a second and a secretary to the second of the Process of the application as a credit against the sums secured by this security fortuneant.  3. Application of Fayments. Unless applicable in provines otherwise and inventor and payments. Unless application as a credit against the sums secured by this security fortuneant.  4. Chargest Lieus. Surfawer shall pay of the respect to the process of the proces	
in the County of eklamath, is State work of the county of the same and the county of the same and th	
in the county wide the parameter shall be the first to be reader to be [Spicosellider shall be beginned to be parameter to be [Spicosellider shall be beginned to be parameter to be spical to the first own thanks to the parameter to be spical to the first own to the parameter to be spical to the first own to the parameter to be spical to the first own to the parameter to be spical to the first own to the parameter to be spical to the first own to the parameter to be spical to the parameter to be spical to the first own to the parameter to be spical to the first own to the first own to the parameter to be spical to the first own	は、1000年の 第300年
The Lot of 14 is 16 ck. 12 7 in Milics and the Not of the City of Klamath falls, the county of the application secretary has been a trained to the balance of the application secretary has been a trained to the balance of the application of the county of	Control of the contro
The Lock of A 2 Block* 127% MITTES ADDITION TO THE CITY OF KLAMATH FALLS, the committee the balances of the committee of the balances of th	The control of the co
The Lott 544 ? Block* 127 % MITES ADBITION TO THE CITY OF KLAMATH FALLS, the action within to the balance of the ophismost of the ophismost consequently his patient manner of the control of the balance of the ophismost of the o	a tell to the control of the control
The Loth 544; Block* 1276 MITTES ADDITION TO THE CITY OF KLAMATH FALLS, the continue of the bundary the opposite contemps, he pass in the month of the bundary of the opposite contemps, he pass in the month of the county who faktamath his state not not continued in the bandrong to be buy more than bundary in but bundary in the bandrong to be buy more than a state of the bandrong to be buy more than a state of the bandrong to be buy more than a state of the bandrong to be buy more than a state of the bundary of the bundary than the month bundary and because the pass of the bundary of th	The solution of the solution o
The Lock 54 2 Elock 12 2 9 HNDLS ADDITION TO THE CITY OF KLAMATH FALLS, the story at the county work greatly the opposition accorded his position as a content of the balance of the balan	or so to
The Total 54 2 Elicotal 12 Total 13 Total 15 S ADDITION TO THE CITY OF KLAMATH FALLS; the set in attitude to the balument of the opplication accorded by the past in the same the content of the same the	The solution of the grant rants
The Lock 54 2 Elock 12 2 9 HNDLS ADDITION TO THE CITY OF KLAMATH FALLS, the story at the county work greatly the opposition accorded his position as a content of the balance of the balan	The solution of the grant rants
The Total 54 2 Elicotal 12 Total 13 Total 15 S ADDITION TO THE CITY OF KLAMATH FALLS; the set in attitude to the balument of the opplication accorded by the past in the same the content of the same the	design (a) (b) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d
TONE'S 44 ? BIOCLETT OF MITTES ADDITION TO THE CITY OF KLAMATH FALLS, the set of mitted to the ballous to the optimistic recences he has the country to the skill and the property of the country to the skill and the property of the state of the country to the skill and the property of the	design (a) (b) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d

OSCOM—PARIS ENLEY TEHRING OMEDORY INCLUDING IT.

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.

1001162/ 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 of the giving of notice. THERE YOU

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.

Unless Lender and Borrov er 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. List bisses require a rotal payment in the research

82630

#09-13507

AUC 431766

SLIVE

22480

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 E insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

nce terminates in accordance with norrower'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 by Rorrower notice at the time of or prior to an increation execution reasonable cause for the inspection

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

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 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, assigned and shall be paid to Lender instrument, whether or not then due, with any excess paid to Bollower. In the event of a partial taking of the Floperty, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by 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 said to Beautiful Property immediately before the taking.

Dorrower.

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 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 sums secured by this Security Instrument, whether or not then due. paid to Borrower.

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. Represent Not Delegged Earhousenge By London Not o Wolver. Extension of the time for payment or ne the due date of the monthly payments referred to in paragraphs 1 and 2 of change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment of the successor in the successor

modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in mountcation of amortization of the sums secured by this security instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Interest of Borrower shall not operate to release the maintry of the original borrower of Borrower's Successors 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 any successor of the succe payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made payment of otherwise mounty amortization of the sums secured by this Security instrument by reason of any demand made by the original Borrower of Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy

of de a waiver of or preciude the exercise of any right or remeay.

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 shall not be a watver of or preclude the exercise of any right or remedy. this decurity instrument snau ome and benefit the successors and assigns of Lenger 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 or paragraph 1/2 porrower's covenants and agreements snan be joint and several. Any porrower who co-signs this security Instrument only to mortgage, grant and convey that Paragraph in the Parag that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay that Borrower somerest in the Property under the terms of this Security Instrument; (b) 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, and (c) agrees that Lender and any other Borrower may agree to extend, and (c) agrees that Lender and any other Borrower may agree to extend, and (c) agrees that Lender and any other Borrower may agree to extend, and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sums security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend the sum of the sums secured by this security instrument; and (c) agrees that Lender and any other notioner may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Respond to security Instrument or the Note without that Borrower's consent. The transpose of the loan secured by this Security Instrument is subject to a law which sets maximum loan 12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan secured by this Security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security Instrument is subject to a law which sets maximum loan in the loan security is the loan security in the loan security in the loan security is the loan security in the loan security in the loan security is the loan security in the loan security in the loan security is the loan security in the loan security in the loan security is the loan security in the loan security is the loan security in the loan security in the loan

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 charges, and that law is finally interpreted so that the interest or other loan charge shall be reduced by the amount connection with the loan exceed the permitted limits, then: (a) 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 connection with the loan exceed the permitted limit, then: (a) any such toan charge snau or reduced by 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 permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed permitted limits will be refunded to Borrower. If a refund reduces principal, the reduction will be treated as a under the Note of partial prepayment without any prepayment charge under the Note.

13. Legisletion: Affecting Uander's Rights will be prepayment or expiration of applicable laws has the effect of

prepayment without any prepayment charge under the reote; 13: Legislation Affecting Lender's Rights Wife 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, residering any provision of the twoic or this security instrument unemorceanic 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 may require immediate payment in tun of an 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

raph Processors (1996) and most of superiors seemed to this Security Instrument shall be given by delivering it or by paragraph 17 accessorates there had make of reference securing in this 20 mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the 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 Borrower. Any notice first class mail to Lender's address stated herein or any other address. Lender designates by notice to Borrower as provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

provided for in this occurry mist union. This Security Instrument shall be governed by federal law and the law of the in this paragraph.

15. Governing I.aw; Severability. This Security Instrument shall be governed by federal law and the law of the 15. Governing I.aw; Severability. This Security Instrument or the intrinsiction in which the Property is located. In the event that any provisions 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 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.

which can be given enect without the connecting provision. 10 line that the provisions of the Note and of this Security Instrument.

Note are declared to be severable.

Borrower shall be given one conformed copy of the Note and of this Security Instrument.

If all or any part of the Property or any any part of the Property or any any 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 and Borrower 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 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 in full of all sums interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a microst in this sound of transferred for it a beneficial interest in purpower is sound in transferred and outlower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums sound by the Security Instrument. However, this option shall not be averaged by Lender if average is prohibited by 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. The 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 of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by

of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by of not less than 30 days from the date the notice is delivered of manea which 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 remedies permitted by this Security Instrument without further notice or demand on Borrower.

remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate.

18. Borrower's Right to Reinstate.

18. Borrower's Right to Reinstate. 18. Borrower's Right to Reinstate. 11 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 a policiable law may specify for reinstatement) before sale of the Property pursuant to 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 Security Instrument, or (b) entry of a judgment enforcing 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, Lender's rights in the Property and Borrower's Security Instrument, Lender's rights in the Property and Borrower's reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and soligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by obligation to pay the sums secured by this Security Instrument shall remain fully effective as if no acceleration had 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 deall give notice to Derrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Lactrument (but not prior to acceleration following Borrower's unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the acceleration of the state of the sta 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 sum. 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 remedica provided in this paragraph 19, including, but not limited to, reasonable 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 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 parcels 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 this Security Instrument, but see to person a broken on the process.

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 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.

23. Use of Property. I he Property is not currently used for agricultural, timber of gracing purpose.

24. Afterneys' 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 Instrument, [Check applicable box(es)]
	anstrument Check and the shall amend and
	Marinet M. Adinotable D. Land Security
	Graduated Payman William Rider Rider 2-4 Family Dia
	The second of th
	By Signing Below, Borrower accepts and agrees to the terms and covenants contained in this Security
	Instrument and in any rider(s) executed in the strument and in the
	Transcription of this Security
	misser of the second se
	prietas qualitar la commanda historique Cel Benjamin by Bruce E. Brink Borrower  bourbour in control est superiore de la commanda historique Cell Benjamin by Bruce E. Brink Borrower  bourbour income est superiore de graphic superiore de la commanda de la communication de graphic superiore de graphic superi
	to much the man control of the contr
i	bearbour me due que que a norma la relevant en El rande, george Marier En Enink Borrower P.O.A.  (Angles y cape a sug parties of parties of the cape of the sugar security sugar security and parties of the sugar security sugar security sugar
	furfaces a control of the another because setting to the same setting of the same second
	Bruic Strianners Comments Line For Admostedgment
	unique au paratit of sentra claim for gamblest Bortower pais to reshout the For Acknowledgment of the control o
	The foresons is appulously by the state of the processes should be subjected by the state of the
	THE STROME OF THE ACT IN THE BELLINGIAN FOR A STROME AND A STROME OF THE
f	COUNTY OF Klamath 1 - (se tugo SS: notion (s) fire to the tugo of
Ì	using early gripes of the then does will any seems the state of the line beautiful the line beauti
4	ustraneous washiet of not then also wath and excessions to great our plantage in the second of the following forms of the product of the foregoing justification was acknowledged before me this.  December 1.
Ť	The foregoing instrument was acknowledged before me this.  December 11, 1987  by  Helen Wolter  (date)
<u>.</u>	Helen Walt
	NOTATION AND THE PROPERTY DESCRIPTION OF THE PROPERTY OF THE P
1	M. Commission expires: 3/27 A live) to maintain the maintenance are included up in the maintenance with Programmes and Lander's written arrection and Inspections of the same surface of the programmes are made or the contract of the programmes are made or the programmes are made or the contract of the programmes are made or the contract of the programmes are made or the contract or the programmes are made or the contract or the programmes are made or the contract or
•	the toan steller. The requirement as a condition of me. The toan steller time as the following the following the following the particular of the following the following the following the particular of the following the followi
4	

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

## SEASS 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.

22482

NOTICE: INTO ALLOWING FOR CHAIL RESULT A PROVISION ALLOWING FOR CHAIL RESULT CREASES IN THE INTEREST RATE WILL RESULT DECREASES IN THE INTEREST RESULT DECREASES IN THE INTEREST RESULT DECREASES IN THE INTEREST RESULT DECREASES IN THE INTERE	LT IN HIGHER PAYMENTS.
A CELL TO A SALE TO A SECOND T	ULY IN LAPTY MARK
CREASES IN THE INTEREST RATE  DECREASES IN THE INTEREST RATE  December.  This Rider is made this 11th day of Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend and Supplement the Mortgage, Deed of Trust, be deemed to amend the Mortgage (the "Borrower") to the Mortgage	97 and is incorporated into and snau
DECKEASES II. December	., 19 Deht (the "Security Instru-
This Rider is made this . 11th day of	or Deed to Secure Door
This Rider is made this	a secure Borrower's Note to
to amend and supplement the signed (the "Borrowel").	G-meity Instrument and
be detined to some date given by the the sociation.	sparty described in the Security
ment of the FEDERAL SAVINGS AND MAN (Note") and covering the or	edon 97601
Mathia A same date (IIIc ) and h Fallst	
(the Lenger 2427 Darrow Avenue Property Addr	est . Derrower and
This Rider is made this be deemed to amend and supplement the Mortgage, Decade ment") of the same date given by the undersigned (the "Borrower") to ment") of the same date given by the undersigned (the "Borrower") to KLAMAIN FIRST FRIEND. SAVINGS AND LOAN ASSOCIATION.  (the "Lender") of the same date (the "Note") and covering the pro (the "Lender") of the same date (the "Note") and property Addr located at	in the Security Instrument, Borrows
	#####################################
(the "Lender") of the same Avenue, Attached to the covenants and agreements.  Modifications. In addition to the covenants and agreements.  Modifications. In addition to the covenants and agreements.	an the
Modifications. In addition to income the control of	s — or he increased or decreased on the
Lender further covenant and MONTHLY PARRIED The Note	interest rate may be that day of the month every
A INTEREST RATE And Interest Rate" of March 1	19.89, and on man
Modifications. In addition to the covenants and agrees as follows:  Lender further covenant and agrees as follows:  Lender further covenant and agrees as follows:  A. INTEREST RATE AND MONTHLY PAYMENT CHANGES  A. INTEREST RATE AND MONTHLY PAYMENT CHANGES  The Note has an "Initial Interest Rate" of 9.00 %. The Note has an "Initial Interest Rate" of 9.00 %. March 14	" the "Index". The Index is the:
Modifications. In addition to the second sec	rest rate index called the
A. INTEREST RAIS.  The Note has an "Initial Interest Rate" of March 1.  1st day of the month beginning on	Average for all Major
Changes in the interest rate are so	Occupied Homes, National Average
Changes in indicate Index.     Check one box to indicate Index.   Rate, Purchase of Previously     Contract Interest Rate, Purchase of Previously     Contract Interest Rate, Purchase of Previously	Doord
Check one "Contract Interest Rate; Baderal Home Loan Bank	DUGA
(I) \(\sum_{\text{N}}\) "Contract Interest Rate, Purchase of Previously  (i) \(\sum_{\text{N}}\) "Contract Interest Rate, Purchase of Previously  Types of Lenders" published by the Federal Home Loan Bank  Types of Lenders" published by the Federal Home Loan Bank	hanked there will
Types of Lemon	on each Change Date; if no box is checked
(2) Line changes in the	interest rate vii
(1) Sa Contract (1) published by the Federal Home 2.2.  (2) Sa Contract (2) Sa	or env Change Date.
Check one box to indicate whether	erest rate at any Change Date. In-
be no maximum limit on transition maximum limit on triangle more that	n 1.00. percentage as provided in the rotter
*SEE NOTE (2) In the interest rate cannot be changed by more that  *SEE NOTE (2) In the interest rate cannot be changed by more that  *SEE NOTE (2) In the interest rate changes, the amount of Borrower's more  BELOW If the interest rate will result in higher payments. Decre  creases in the interest rate will result in higher payments.	thly payments with rate will result in lower payments
HOTE NOTE (2) IN The shanges the amount of the Decis	ases in the man
TOUT IN THE STATE OF THE STATE	in the contract of the contrac
creases in the management	it is subject to be collected in conficction
creases in the interest rate  B. LOAN CHARGES  It could be that the loan secured by the Security Instrumer  It could be that the loan secured by the Security Instrumer  and that law is interpreted so that the interest or other loan characteristic interpreted so that the interest or other loan characteristics interpreted so that the interest or other loan characteristics in the case, then: (A loan would exceed permitted limits. If this is the case, then: (A loan would exceed permitted limits, and (B) a necessary to reduce the charge to the permitted limit; and (B) a necessary to reduce the charge to the permitted limit; and (B) a necessary to reduce the charge to the permitted limits.	arges collected of to be shall be reduced by the amount
It could be that the total the interest or other total	) any such loan charge share Borrower which exceed
and that law is interpreted so that the interest of other to and that law is interpreted so that the interest of other loan would exceed permitted limits. If this is the case, then: (A loan would exceed permitted limits. If this is the case, then: (A loan would exceed permitted limits and (B) a necessary to reduce the charge to the permitted limits will be refunded to Borrower. Lender may be refurted limits will be refunded to Borrower. Lender may be refurted limits will be refunded to Borrower.	ny sums aiready conected from by reducing the principal
low would exceed permitted limit; and (b)	y choose to make this retuind by
received reduce the charge to made to Borrower. Lender ma	AWAY
necessary to reduce the charge to the Borrower. Lender may ed permitted limits will be refunded to Borrower. Lender may owed under the Note or by making a direct payment to Borrower under the Note or by making a direct payment to Borrower.  C. PRIOR LIENS  If Lender determines that all or any part of the sums a limit of the sum	tower are subject to a lien
ea permittee the Note of by making a	by this Security Instrument that lien. Borrower
owed under the Note or by making a direct payment to be owed under the Note or by making a direct payment to be over under the Note of the sums a C. PRIOR LIENS  If Lender determines that all or any part of the sums a which has priority over this Security Instrument, Lender ma which has priority over this Security Instrument, Lender may which has priority act with regard to that lien as provided in payments.	Borrower a notice identifying the shall promptly
C. FRADE determines that an or mannent. Lender ma	y send board of the Security Instrument of
il considerity over this Security its as provided in p	aragraph that lien to this Security Instrument
which has proven with regard to that the Lender subor	dinamis mat — and require (1)
shall promper, in a form satisfactor.	Theteument, Leituci in and in-
secure an agreement THE PROPERTY	igh 17 of the second the limit on the amount of any
secure an agreement in a form secure an agreement in a form secure an agreement in a form secure 3. TRANSFER OF THE PROPERTY  D. TRANSFER OF THE PROPERTY Subject to paragram or (2) an increase or (2) an increase or (2) an increase or (2) an increase or (3) and incre	se in (or removal of all of these, as a condition of Lend
If there is a transfer Note interest rate, or to the F	Base Index figure, or an o
an increase in the current is a limit), or (3) a change in the	of nlus
secure an agreement in a property subject to paragra D. TRANSFER OF THE PROPERTY  D. TRANSFER OF THE PROPERTY  If there is a transfer of the Property subject to paragra an increase in the current Note interest rate, or (2) an increase an increase in the current Note interest rate, or (2) an increase an increase in the current Note interest rate change (if there is a limit), or (3) a change in the Etherotech transfer in the second paragraph 17 waiving the option to accelerate provided in paragraph 17 waiving the option to accelerate provided in paragraph 17 waiving this, Borrower agrees to all of the above.	the life of the loan of plus
waiving the option to accelerate agrees to all of the above.	ents during Lis
By signing this, Horrowei anterest rate adjusting	- La Benjamin
an increase in the current 1900 mint), or (3) a change in the sterest rate change (if there is a limit), or (3) a change in the sterest rate change (if there is a limit), or (3) a change in the sterest rate adjustment of the above.  By signing this, Borrower agrees to all of the above.  *With a limit on the interest rate adjustment of the sterest rate adjustment of the	Cheeps Ed Roine(Seal)
waiving the option of the interest rate adjustment on the interest rate adjustment of the inte	Jeela Benjamin by Borrowe
	Ieela Benjamin P.O.A. Bruce E. Brink, P.O.A.
	Bruce F. Dr.
	(Sea

\* If more than one box is checked or if no box is checked, and Lender and Borrower do not otherwise agree in writing, the first Index named will apply. 442954 SAF Systems and Forms \* If more than one pax is checked or if no pax is checked, and Length and Darriver as ADJUSTABLE RATE LOAN RIDER—6181—FILLIC UNIFORM INSTRUMENT

e e principi descripi de con Cir

20

For the second of the form some grows to writer manager than the form the form of the form some grows to writer the parameter, and the form of the following the parameter of the form of the following subject to parameter for the form of the form of the following the form of the form of the form of the following the following the following the following the following seneral allowing the above the following form of the following seneral allowing the following form of the following

TATE OF OREGON,	)	555 STEVENS-NESS LAW PUB. CO., PORTLA	YD, ORE,
County of KLamath	S26.		
Bruce E. Brink	<b>能型量的基本可能的的现在分词形式</b>	mber, 19.87_ personally app	eared
ho, being duly sworn (or effirmed), did se Leela Benjamin	ay that _he is the attorn	ney in fect for	<b>,</b>
at he executed the foregoing instrument is ged said instrument to be the act and deed (Official Seal).	by authority of and in bel of said principal.  Before me:	half of said principal; and he ack	and nowl-
3 3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	생물이 있으니까 하는 다른 사람들은 살 살은 사람들은 사람들이 되었다. 그렇게 나를 다 하는데	(Signature)  Tublic  (Title of Officer)	
	0.6	mission Elpins: 11-	17-

A Pargenar RAIR AND MOSTHER PARSENT CHANGES

STATE OF OREGON: COUNTY OF KLAMATH: ss

Filed for record at request of Aspen Title Company the 17th day of December A.D. 19 87 at 10:19 o'clock A.M., and duly recorded in Vol. M87 of Morrgages on Page 22478

FEE \$30.00 By FAM

ACTURE THE SECRETY INSTRUMENT SECTIONS A SCIENCE THE RESERVED AS DESCRIPTION OF THE SECTION OF T

55185

CMPS TO VINSIABLE RAFE LUAN FULLE

\*109-10903

146 A 11 10 F