21	3	Э.	1	0	
1	65	i pa ja	÷.	ै	17
	54		83	4	
	-125	144	132	-97	14

#04	l-1	.35	14	

51) F 1.

ATC #31834

After recording, please return to: Klamath First Federal the sum of depresented in the tree and approximate in the second se

Val 788 page 3454

construction of property of the start o

under statens in the Maneria state in a great shift a fandania a fraction is a state at a sub-againsticate the Lender may domain the formula pay in second state state at the state state of the state state If the Fig ready constrained in the function pay is to be stated as a state of the state state of the state state for the state of the state state of the state of the state of the state of the state state of the state state of the state state of the state of the state state of the Carl Carles Connaithe and Agnetic here against and the Southers Ferrit and the figure to the south of the souther the south of the souther souther the souther souther the souther souther the souther souther souther the souther New York Street of

Statute surface and the second state of the se

 WILLIAM L. SISEMORE
 ("Trustee"). The beneficiary is

 KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION
 , which is organized and existing

 under the laws of the United States of America and whose address is
 , which is organized and existing

 .540. Main Street, Klamath Falls, OR 97601
 , which is organized and existing

 Borrower owes Lender the principal sum of ---FIFTY-ONE THOUSAND FIVE HUNDRED AND NO/100
 , which is evidenced by Borrower's note

 dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this

modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and Security instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in <u>Klamath</u> County, Oregon: *(d) The repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances"). FUTURE ADVANCES. Upon request of Borrower, Lender, at Lender's option prior to

full reconveyance of the Property, by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby: the allest not allow build on the period of antimetry of the second strategy of the second strategy and the se 科学校 的过去分词 静脉动力 机复

Lot 2, Block 1, THIRD, ADDITION TO EAST HILLS ESTATES TRACT 1158 in the County of Klamath, State of Oregon. archauge of the state of th

Berreyer shull From thy distington and then which has follows, over this Secures Insertions tes μ Tax (Accounts).#3909-1AA-500 tes μ Tax (Accounts).#3909-1AA-500 tes μ Tax (Accounts).#3909-1AA-500 tes μ tes μ

Harrow is build pay they collected and the managine sider is paragraph 1, and the state in the large shall be a Rom Und to much they be multiple such 2, four non-nerse his definition the properties of the properties of the the second states of the

Any modefield by Linnin Transformer and the second construction of the property of the second structure of the second construction of the second co

Unes present in the chall that section by build sound that an early condensities prover static prover static prover All puerto Bellic If the theorem of the Funda field by tender togic for the fatther statistic structure of the statistic the due dates of the excerning statist, seed the antiper programmed to pay the excerning structure of the statistic af Borrowsch on the excerning region of the first before the excerning structure of the statistic afficient of the Funda field by a code list is afficiently graph account of the behavior of the first structure of the first of the statistic concernent of the Funda field by a code list is afficiently graph account of the behavior of the first structure of the first of the structure of the first of the structure of the first structure of the first structure of the first of the structure of the structure

ាមសូម រមហាវិ អតីវេត មា (Zipi Code) រម្យស្វ កមត្ថក្លារ រមហាវិ អតីវេតា ប្រ ស្លេវ ទៅ ទៅ។ 1. 1999年1月,1999年1月,1997年1月,1997年1月 1997年1月,1999年1月,1997年1月,1997年1月,1997年1月,1997年1月,1997年1月,1997年1月,1997年1月。1997年1月,1997年1月,1997年1月,1997年1月,1997年1月

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral; oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a part of the property. All neplacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. . Fayment of Fenergatane interesting every the payment and that a notice. Burrower such mumphy pay some date manyer of and interestion the degreest encodely individe and any means many and but many a degree for the same

sugare thinks sugrises a second

OREGON-Single Family-FNMA/FHLIAC UNIFORM INSTRUMENT

OUT DOM- COMPANY SHOW CHILD IN MELLIN WELL UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

3723

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly paymeits 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 ard 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.

5. Hazard Insurance. Borrover 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 reneval 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 Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 19 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

sof-istid

3420

AN AN AN

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

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable entries for the inspection.
 9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any connection with the proceeds of any award or claim for damages, direct or consequential, in connection with the process of any award or claim for damages, direct or consequential, in connection with the process of any award or claim for damages, direct or consequential, in connection with the process of any award or claim for damages.

any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby

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 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,

to the sums secured by this Security Instrument, whether or not then due. given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to

by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments. 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower choil not operate to release the lishility of the original Borrower of Borrower's in interest interest of Borrower choil and a contrastion of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower choil and a contrastion of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower choil and a sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower choil and the sums secured by this security instrument granted by Lender to any successor in interest of Borrower choil and the sums secured by this security instrument granted by Lender to any successor in interest of Borrower choil and the sums secured by the security instrument granted by Lender to any successor in interest of Borrower choil and the sums secured by this security instrument granted by Lender to any successor in interest of Borrower choil and the secured by the security instrument granted by Lender to any successor in interest of Borrower choil and the secured by the security of the security instrument granted by Lender to any successor in the secure secure secured by the security of the security instrument granted by Lender to any successor in the secure secur Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

modily, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, or purgraph and oces not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions shall not be a waiver of or preclude the exercise of any right or remedy. 11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of the appreciation of the second server of the second second server of the second second

connection with the loan exceed the permitted limits, them (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limits, then: (a) any such loan charge shall be reduced by the amount 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. It a refund reduces principal, the reduction will be treated as a partial preparation without any mean and the Note partial prepayment without any prepayment charge under the Note. charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in If the loan secured by this Security Instrument is subject to a law which sets maximum loan 12. Loan Charges.

may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 19. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, 13. Legislation Affecting Lender's Rights. If enactment or expiration of applicable laws has the effect of

Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by furst class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice to render in this Case, and for in this Case, and the state of the designates of a state of borrower. Any notice to be address is an other address is a state of the designates of any other address lender any other address lender of the designates by notice to Borrower. Any notice to Borrower. Any notice to Borrower. Any notice to Borrower. mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by

provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

which can be given effect without the conflicting provision. To this end the provisions of it is Security Instrument and the 15. Governing Law, Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be applied by and the conflict shall not affect other provisions of this Security Instrument or the Note which can be applied by and the conflict shall not affect other provisions of this Security Instrument or the Note which can be applied by a such conflict shall not affect other provisions of this Security Instrument of the Note which can be applied by the security instrument of the Note is such conflict shall not affect other provisions of the security Instrument of the Note is a such conflict shall not affect other provisions of the security Instrument of the Note is the Note is the new security Instrument of the Note is the new security instrument of the Note is the Note is the new security Instrument of the Note is the new security instrument of the Note is the Note is the new security Instrument of the Note is the new security is security instrument of the Note is the new security instrument of the Note is the new security is the new security in the Note is the new security is the new security instrument of the Note is the new security is the new security is the new security instrument of the Note is the new security is the new security instrument of the Note is the new security instrument of the Note is the new security is the ne

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument. 17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural

person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums 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.

remedies permitted by this Security Instrument without further notice of demand on Borrower. this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by

(a) pays Lender all sums which then would be due under this Security Instrument and the wore had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (d) takes such action as Lender may be secured by this Security Instrument, including, but not limited to, reasonable autorneys' fees, and (d) takes such action as Lender may be secured by this Security Instrument, Lender's rights in the Property and Borrower's fees, and (d) takes such action as Lender may reasonable attorneys' fees, and (d) takes such action as Lender may be secured by this Security Instrument, Lender's rights in the property and Borrower's fees, and (d) takes such action as Lender may the property and Borrower's fees, and (d) takes such action as Lender may the property and Borrower's fees, and (d) takes such action as Lender may reasonable attorneys's fees, and (d) takes such action as Lender matcher in the property and Borrower's fees, and (d) takes such action as Lender may reasonable attorneys's fees, and (d) takes and action as Lender matcher by this Security Instrument, Instrument, Instrument, Perioder's rights in the property and Borrower's fees, and (d) takes and action as Lender matcher partiting and Borrower's fees, and (d) takes and action as Lender matcher partition and the sum secured below action detection and the property and Borrower's fees, and (d) takes and action action as Lender partition action as Lender partition as the partition action as Lender and the property and Borrower's fees, and (d) takes are active as in accured by the partition action action action action active and the partition action action action action active action active action active action active action active action active active action active applicable law may specify for reinstatement) before sale of the Property pursuant on (d) such a deal onto period as Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those contained in this (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 3 days (or such other period as 18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower's hall have the right to have

3957

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the 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 sums 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 remedies 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 anti 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 to the person or persons legally entitled to it.

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.

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, power and duties conferred upon Trustee herein and by applicable law.

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

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

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 supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check applicable box(es)]

F] Adjustable	Rate Rider	alla nacio	Condo	ominium	Rider	n stransfi e	e jan. 🕒	2-4 Family	Ridei
	 Graduated	Devimont D	dor	Plann	ed Unit	Develop	nent Rider			na dy filiae Ta analaiste a
Alask	Graduated	Гаушені қі	ne pag sin	ويتقرفهم			i tegeriyi tetiri ya Guna ana ana ana	an a franca in mainte		in aiste site Galeradore e
रेन् हेन्द्र ा	 Other(s) [s	specify]	19145338	derich fa	0.33.00.6	24 C C C C C	i she internet di Secondari	د ۱۹۰۵ کارد در اور جانب او بر دیر	na na santa ing ka	an an tais An an taist an
	🚰 lighacterijas	specify]	Shad F	역 비난 학교의 소설		요즘 가지 않고				

By SIGNING BELOW, BO, rover accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

transist state the state of the S.....(Seal) ティーク DOUGLAS S, BRIGHT -Borrowe L. Sm ...(Seal) CONNIE L'. BRIGHT -Borrower

3457

and the second second second The Property is allocated with the ways of the second probability of a second state second second second second

STATE OF MARCH PARTY OF COUNTY OF CO

Unit I L BAR and manifest in the least states. (date) by DOUGLAS G. BRIGHT and CONNIE L. BRIGHT

series (and compared to the former of the fo

international sector of the se My Commission expires: 7-6-90

Notary Public

Z

This instrument was prepared by Klamath First Federal Savings and Loan Association 44770

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed	for record at requ	est of	H St	Asp	en Title	& Esci	row,	Inc.	the	. 11:	:h	day
of	March	A.D., 19	88	at	4:12	o'clock	P	M., and d	uly recorded in	a Vol.		uuy
		of		Mor	tgages		on Pa	ige <u>345</u>	4	-	1.	
		1 문장 사람이 많이 많이 많다.			00	E	velyn	Biehn,	County Cle	rk	Vie	AL_
FEE	\$25.00						у		PAM		mit	10
11년 동안은 1944년 1973년	에는 방송에 있다. 같은 것은 걸었는 것이다.		信告	s. S								
			<u> </u>			dan giranan Alaman Alaman a			····			
		요즘 소송 같				김김희						
	성 그는 전 모양 모습											
											가 있는 것은 같이 있는 것이 같이 없는 것이 같이 없는 것이 같이 없는 것이 없는 같이 있는 것이 없는 것이 없	
					나는 사람은 것 같아. 1일 : 아이는 것 같아.				n de factoria de la composición A travelar de la composición de la comp			
	김 씨가 같은 것을 하는 것을 것을 수 있다.	이 물건 소란을	Hereit 문헌									
21월 11년 11월 12년 12월	영화 전 이 같은 것이 같아요.	한 길을 알려올 수			전 지원 문		관 가지 못 관 사람이 있고					
					일하는 한 것 같다. 1993년 1993년 1993년 1993년 1993년 199						[24] 24	
		사람은 10년 11년 11년 11년 11년 11년 11년 11년 11년 11년				범장권						
		해변 고수로										
					신경 같은						目的ない	
	2 동안 영국 가운											
		기름을 통했다										
		가슴의 가슴하게 이글 것 같은 것										
		이 별 외 관련되었다.			1943년 1943년 1947년 - 1947년 1947년 1947년 1947년 194							
					영상 위험				한 영화 전 같이 있			
		한 김 사람들은 문문을 통하는 것이 없는 것이 없다.										
		이번 : 한영화										
									an taran da an Ang ang ang ang ang			
사람이다. 사람이	그는 말 가 봐. 아파 아파	다음을 위한 것을 것 - 사람들 지난 것을 것 - 사람들 지난 것을 것										
		그렇는 비율성										
	말고 동물 것으				1993년 전북전(1) 1993년 1993년 - 1993년 1993년 19							
	문의 그렇게 영습	신물 소설										
t e te fie												e de la composición d