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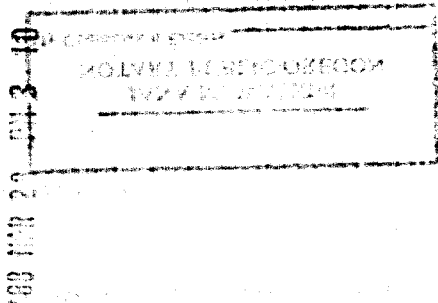
THIS MORTGAGE, Made this 17th day of March, 1988, by
Ms. Lillian Crume Watah

Mortgagor, to The United States of America, Bureau of Indian Affairs

Mortgagee,

WITNESSETH, That said mortgagor, in consideration of The sum of Three thousand five hundred and no/100 Dollars, to him paid by said mortgagee, does hereby grant, bargain, sell and convey unto said mortgagee, his heirs, executors, administrators and assigns, that certain real property situated in Klamath County, State of Oregon, bounded and described as follows, to-wit:

Juniper Acres Lot 20, Block 2



Together with all and singular the tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining, and which may hereafter thereto belong or appertain, and the rents, issues and profits therefrom, and any and all fixtures upon said premises at the time of the execution of this mortgage or at any time during the term of this mortgage.

TO HAVE AND TO HOLD the said premises with the appurtenances unto the said mortgagee, his heirs, executors, administrators and assigns forever.

This mortgage is intended to secure the payment of a promissory note, of which the following is a substantial copy:

For value received the undersigned promises to pay to the order of the United States at Klamath Field Station, P.O. Box 360, Chiloquin, Oregon 97624, the sum of Three thousand five hundred and 00/100 dollars (\$3,500.00), with interest at 8-7/8 percent per annum payable annually from date of advance until paid in full according to the following repayment schedule (on or before): Due one year from date of promissory note \$3,500 plus interest.

See Promissory Note Attached as Exhibit A

The date of maturity of the debt secured by this mortgage is the date on which the last scheduled principal payment becomes due, to-wit: March 18, 1989.

And said mortgagor covenants to and with the mortgagee, his heirs, executors, administrators and assigns, that he is lawfully seized in fee simple of said premises and has a valid, unencumbered title thereto

and will warrant and forever defend the same against all persons; that he will pay said note, principal and interest, according to the terms thereof; that while any part of said note remains unpaid he will pay all taxes, assessments and other charges of every nature which may be levied or assessed against said property, or this mortgage or the note above described, when due and payable and before the same may become delinquent; that he will promptly pay and satisfy any and all liens or encumbrances that are or may become liens on the premises or any part thereof superior to the lien of this mortgage; that he will keep the buildings now on or which hereafter may be erected on the said premises continuously insured against loss or damage by fire and such other hazards as the mortgagee may from time to time require, in an amount not less than the original principal sum of the note or obligation secured by this mortgage, in a company or companies acceptable to the mortgagee, with loss payable first to the mortgagee and then to the mortgagor as their respective interests may appear; all policies of insurance shall be delivered to the mortgagee as soon as insured. Now if the mortgagor shall fail for any reason to procure any such insurance and to deliver said policies to the mortgagee at least fifteen days prior to the expiration of any policy of insurance now or hereafter placed on said buildings, the mortgagee may procure the same at mortgagor's expense; that he will keep the buildings and improvements on said premises in good repair and will not commit or suffer any waste of said premises. At the request of the mortgagee, the mortgagor shall join with the mortgagee in executing one or more financing statements pursuant to the Uniform Commercial Code, in form satisfactory to the mortgagee, and will pay for filing the same in the proper public office or offices, as well as the cost of all lien searches made by listing officers or searching agencies as may be deemed desirable by the mortgagee.

The mortgage warrants that the proceeds of the loan represented by the above described note and this mortgage are:
(a)* primarily for mortgagee's personal, family, household or agricultural purposes (see Important Notice below),
~~and not for business or commercial purposes other than~~
~~the purchase, construction, reconstruction, improvement, maintenance or repair of real property.~~
~~NOTARY PUBLIC~~

Now, therefore, if said mortgagor shall keep and perform the covenants herein contained and shall pay said note according to its terms, this conveyance shall be void, but otherwise shall remain in full force as a mortgage to secure the performance of all of said covenants and the payment of said note; it being agreed that a failure to perform any covenant herein, or if a proceeding of any kind be taken to foreclose any lien on said premises or any part thereof, the mortgagee shall have the option to declare the whole amount unpaid on said note or on this mortgage at once due and payable, and this mortgage may be foreclosed at any time thereafter. And if the mortgagor shall fail to pay any taxes or charges or any lien, encumbrance or insurance closed at any time provided for, the mortgagee may at his option do so, and any payment so made shall be added to and become a part of the debt secured by this mortgage, and shall bear interest at the same rate as said note without waiver, however, of any right arising to the mortgagee for breach of covenant. And this mortgage may be foreclosed for principal, interest and all sums paid by the mortgagee at any time while the mortgagor neglects to repay any sums so paid by the mortgagee. In the event of any suit or action being instituted to foreclose this mortgage, the mortgagor agrees to pay all reasonable costs incurred by the mortgagee for title reports and title search, all statutory costs and disbursements and such further sum as the trial court may adjudge reasonable as plaintiff's attorney's fees in such suit or action, and if an appeal is taken from any judgment or decree entered therein mortgagor further promises to pay such sum as the appellate court shall adjudge reasonable as plaintiff's attorney's fees on such appeal, all sums to be secured by the lien of this mortgage and included in the decree of foreclosure. That the covenants and agreements herein contained shall apply to and bind the heirs, executors, administrators

Each and all of the covenants and agreements herein contained shall apply to and bind the heirs, executors, administrators and assigns of said mortgagor and of said mortgagee respectively.

In case suit or action is commenced to foreclose this mortgage, the Court, may upon motion of the mortgagee, appoint a receiver to collect the rents and profits arising out of said premises during the pendency of such foreclosure, and apply the same, after first deducting all of said receiver's proper charges and expenses, to the payment of the amount due under this mortgage.

In construing this mortgage, it is understood that the mortgagor or mortgagee may be more than one person; that if the context so requires, the singular pronoun shall be taken to mean and include the plural, the masculine, the feminine and the neuter, and that generally all grammatical changes shall be made, assumed and implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, said mortgagor has hereunto set his hand the day and year first above written.

Lillian Crume Watah

Lillian Crume Watah

*IMPORTANT NOTICE: Delate, by Ening out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and if the mortgagee is a creditor, as such, it must comply with the Federal Truth-in-Lending Act and Regulation Z, the mortgagee must also comply with the Equal Credit Opportunity Act and Regulation B, by making required disclosures; for this purpose, if this instrument is to be a FIRST lien to finance the purchase of a dwelling, use Stevens-Noss instrument No. 1305 or equivalent; if this instrument is NOT to be a first lien, use Stevens-Noss Form No. 1306, or equivalent.

STATE OF OREGON

County of Klamath

\$\$.

March 17 1988

Personally appeared the above named

and acknowledged the foregoing instrument to be _____ a _____ voluntary act and deed.

Before me:

Dana M Walker
Notary Public for Oregon
My commission expires: 1/5/98

Notary Public for Oregon

My commission expires: 1/5/90

(OFFICIAL SEAL)

JANA M. WALKER
NOTARY PUBLIC-OREGON
My Commission Expires _____

MORTGAGE

(F)RM No. 105A)

STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

TO

SPACE RESERVED
FOR
RECORDER'S USE

AFTER RECORDING RETURN TO
 Bureau of Indian Affairs
 Klamath Field Office
 P.O. Box 360
 Chiloquin, Oregon 97624

STATE OF OREGON,

County of

I certify that the within instrument was received for record on the _____ day of _____, 19____, at _____ o'clock _____ M., and recorded in book/reel/volume No. _____ on page _____ or as document/fee/file/instrument/microfilm No. _____.
Record of Mortgages of said County.

Witness my hand and seal of _____ County affixed.

NAME _____ TITLE _____
By _____ Deputy _____

FORM 5-4742
January 1972

DISTRIBUTION: Original to
Bureau Office for safekeep-
ing; and copies to Bureau
Accounting Office, Borrower,
Agency and others as required.

UNITED STATES
DEPARTMENT OF THE INTERIOR
Bureau of Indian Affairs

Division of Credit and Financing

Agreement No.

Contract No.

P00C14209482

PROMISSORY NOTE FOR LOAN FROM THE REVOLVING FUND

\$ 3,500.00

Date: March 17, 1988

For value received the undersigned promises to pay to the order of the United States at

Klamath Field Station
(Bureau Office)

P.O. Box 360, Chiloquin, Oregon 97624
(Address)

the sum of Three thousand five hundred and 00/100-----dollars

(\$ 3,500.00), with interest at 8-7/8 percent per annum payable annually from date of

advance until paid in full according to the following repayment schedule (on or before):
Due one year from date of promissory note \$3,500 plus interest.

"A LATE CHARGE SHALL BE ASSESSED ON ANY PAYMENTS NOT MADE WHEN DUE AT THE
RATE SET BY THE UNITED STATES TREASURY AND SHALL APPLY TO OVER DUE PAYMENTS
FOR EACH 30-DAY PERIOD. THIS CHARGE WILL ACCRUE UNTIL PAYMENT IS RECEIVED
EVEN THOUGH THE RATE WILL CHANGE QUARTERLY."

Upon default in the payment of any installment of principal or interest, or in any of the terms of the
undersigned's loan agreement, then the entire indebtedness, at the option of the holder, may be declared
to be due and payable. In case legal action is taken to collect this note, the undersigned agrees to
pay all costs and other expenses incurred.

Presentment for payment and notice of nonpayment is hereby waived.

Attest: (Signature and Title)*	Name of Organization*
	Lillian Crume Watah
	Signature and Title*
	<i>Lillian Crume Watah</i>

*Required only if borrower is a tribe, band, corporation, cooperative association or credit association.
Title not required if borrower is an individual(s) or a partnership.

CAUTION - Only original shall be signed; copies shall show signatures as "S/_____"

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of _____
of March _____ A.D. 19 88 at 3:10 o'clock P M., and duly recorded in Vol. M88 day
of _____ Mortgages _____ on Page 4328

FEE \$15.00

Evelyn Biehn,
By _____ County Clerk