Loan No. 04-13632 MTC #20322 ted/After@recording, please return to: KLAMATH FIRST FEDERAL at the Note rate and shall be pa obleok 25240 real apon nearest most a coder to bestower the date of disbursement Any amounts disbursed by Lender under this paragraph I shall become additional ticht of Borrower accured by this Security Instrument. Unless Borrower and Lender agree Klamath; Lang. JOB:13.2601 appears abolt exact interest from the Angle of Angle Lender may take action under this paragraph I., Lender does not have to do so. in the Property. Lender's actions may include paying any sums secured by a lien which has priority over the Security. Instrument, appearing in court, paying reasonable attorneys less and entering on the Property to make penalty. Although regulations), there Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's nell is Lender's rights in the Property (such as a proceeding in bankrupicy, probate, for condemnation in the enforce in ways covenants and agreements contained in this Security Instrument, of there is a legal proceeding that may a saniti antly after 7. Protection of Lender's Rights to the Property, Mortgage Insurance. change the Property, allow the Property in deferiorate or commit waste. It this Security instrument is on a leasehold and Borrower stail comply with the provisions of the lease, and if Borrower strumes less title to the Propert, the issuind and less must not merge unics a code agreed by the Line for the London Dara less must not merge unics a code agreed by the Line for the London Dara less must not merge unics a code agreed by the Line for the Property the issuind in the London Dara less than the London Da 6. Preservation and Maintenance of DEED . @ListLERRL rehall not destroy comege or substantially Instrument (mmediately prior to the acquisition

protection of the second distribution of the sec Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note For this purpose, Borrower interceably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the conveys to Trustee, in trust, with power of sale, the following described property located in the conveys to the conveys to Trustee, in trust, with power of sale, the following described property located in the conveys to th niterions Annied (1990) any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph, below; ("Future Advances"), and produce the finance of the paragraph. FUTURE ADVANCES of Upon requests of Borrower, Lender Lender's option prior to de full2reconveyancemof the Property by Trustee to Borrower, may make Future Advances otosborrower. Such Future Advances, with interest thereon, shall be secured by uthisqDeed"of Trust when tevidenced by promissory notes stating that said notes are useful the configuration of the field to the security fustament render to but the flower agreement satisfactory to render to but the flower of bLot: 6; Block: 4; KLAMATH RIVER SPORTSMAN STESTATES; Caccording to the official states Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower. (a) a O. Legou Thing to the payment of the obligation secured by the Ben in a manner acceptable to Lender. (b) contests in good fighting to the payment of the obligation secured by the Ben in a manner acceptable to Lender. (b) contests in good fighting to the payment of the collection of the obligation secured by the Ben in a manner acceptable to Lender. (b) contests in good fighting to the payment of the collection of the obligation secured by the Ben in a manner acceptable to Lender. (b) contests in good fighting the collection of the obligation secured by the Ben in a manner acceptable to Lender. (b) contests in good fighting the collection of the obligation secured by the Ben in a manner acceptable to Lender. (c) contests in good fighting the collection of the obligation secured by the Ben in a manner acceptable to Lender. (c) contests in good fighting the collection of the obligation secured by the Ben in a manner acceptable to Lender. (c) contests in good fighting the collection of the collection o

receipts evidencing the payments. to be paled under this participal. It successes makes these payments directly; horrower shall prompt promptly thanking Lender to be paled under this participal, it somether makes these payments directly; horrower shall promptly thanking Lender to be paled under this participal, it somether makes these payments directly; horrower shall promptly thanking the participal to 4. Charges, Lieus. Borrower shill pay all taxes, assessments, charges, three and urposition antibutable in the Property, which may attain priority over this Security Instrument, and leasefulld payments or ground comp. It any Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner. Borrower shall be a facility of the contract of th

Note; third, to amounts payable under paragraph 2: fourth, to interest due, and lest, to principal duparagraphs 1 and 2 shall be applied; first, to late charges due under the Note; second, to prepayment charges due under the 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under

application as a credit against the suma secured by this Security Instrument. than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the limited any Funds held by Lander. If under paragraph 19 the Property is sold or acquired by Conder, Lander shall apply, no is

Upon payment in full of all sums secured by this Security Instrument, Levider shall promptly refund to Bortoner amount necessary to make up the deficiency in one or more payments as required by Exader amount of the Funds held by Lender is not sufficient to pay the escrow Hems when due. Borrower shall pay to Lender any

at Borrower's option, either prompily repaid to Borrower, or credited to Borrower on monetaly payments of France, if the the due dates of the escrow items, shall exceed the amount required to pay the escrow items a ben due, the excess shall be, If the amount of the Funds held by Lender, together with the future monthly pareners of Fands payable prior to

Which has the address of Lot 6 Blk 4, Klamath River Sportsman's Estates. Keno but bost for which has the address of Lot 6 Blk 4, Klamath River Sportsman's Estates. Keno but bost for which act here is an address with a property of the property of the control of Lender may agree in writing that interest stall be paid on the leands. These an agreement is rusde or applicable transfer in the least of the least penger [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 hereaster a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the !!Property.!! (2'0) exploit and his mission of the property is a property of the p

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.

to rougeThis (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; see Heating County Day. the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

1. Psyment of Principal and Interest: Prepayment and Late Charges. Bottower shall promptly pay when due ONERONA COVENANTS. Borrower and Lender covenant and Late Charges. Bottower shall promptly pay when due OREGON—Single Lamily—ENWA/EHTWC UNIFORM INSTRUMENT.

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OKE COM TRUE ENDING LIMMY EHRICO THE BURY HER LENGTH AND A STORY OF THE 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. purite 2. Funds for Taxes and Insurance in 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 most payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly most payments or ground rents on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly most payments or ground rents on the mortgage insurance premiums, if any. These items are called escrow items.

TOUGHT 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 be applied of the Note; second, to prepayment charges due under the Note; second due the Not

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 these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall be provided in paragraph 2, or if not paid in that manner, Borrower shall be provided in paragraph 2, or if not paid in that manner, Borrower shall be provided in paragraph 2, or if not paid in that manner, Borrower shall be provided in paragraph 2, or if not paid in that manner, Borrower shall be provided in paragraph 2. 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 to be paid under this paragraph.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) receipts evidencing the payments. 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 Bining of undirected Fature Advances, with interest thereon;

Entry 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

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. unreasonably withheld 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 Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration of 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 restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds and the proceeds shall be restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds and the proceeds to repair or restore the proceeds to repair or restore of the proceeds to repair or restore of the proceeds to repair or restore the 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

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, change the Property, allow the Property to deteriorate or commit waste. If this Security Instrument is on a leasehold and Borrower shall comply with the provisions of the lease, and if Borrower acquires fee title to the Property, the leasehold and fee title chall not merce unless Lender agrees to the mercer in writing.

fee title shall not merge unless Lender agrees to the merger in writing. If Borrower fails to perform the 7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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 Any amounts disoursed by Lender under this paragraph i 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 94.08 | 575936 | EGENERAL ECONOMICS | ELECTRICAL ELECTRICAL ECONOMICS | ELECTRICAL ECONOMICS |

Loan No. 04-13632

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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 Borrowcasnar way the premiums required to maintain the insurance in each unit such time as the requirement for the insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

8. Inspection: Lender or its agent may make reasonable entries upon and inspections of the Property. Lender chall give Borrower profiles at the time of or prior to an inspection specifying reasonable cause for the inspection.

shall give Borrowernotice at the time of or prior to an inspection specifying reasonable cause for the inspection.

9. Condemnation at 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 Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the 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

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 given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or

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. 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 shall not operate to release the liability of the original Borrower or Borrower's successors in interest.) 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 by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy

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 of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does 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 the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without

that Borrower's consent.

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 necessary to reduce the charge to the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded remaining the 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 Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a

13. Legislation Affecting Lender's Rights, Wife enactment or expiration of applicable laws has the effect of rendering any provision of the Note of this Security Instrument unenforceable 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 permitted by paragraph 19, If Lender exercises this option. Lender shall take the steps specified in the second paragraph of

paragraph 17,660046500000 (John hushing to all subsections of the Security Instrument shall be given by delivering it or by mailing, it by, first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address of any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

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 which can be given effect without the conflict shall not affect other provisions of this Security Instrument or the Note. which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

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Note are declared to be severable

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 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

secured by this Security Instrument, However, this option snall not be exercised by Lender it exercise is promotice by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Bottower 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 the Security Instrument. this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any

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.

18. Borrower's Right to Reinstate. If 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 Security Instrument, or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower:

(a) pays Lender all sums which then would be due under this Security Instrument. Those conditions are that Borrower: occurred (b) cures any default of any other covenants or agreements, (c) pays all expenses incurred in enforcing this reasonably, require to assure that the lien of this Security Instrument, Including, but not limited to, reasonable attorneys fees, and (d) takes such action as Lender may obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower's Borrower, this Security Instrument and the obligations secured by this Security Instrument, shall continue unchanged. Upon reinstatement by 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:

16 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 recinstate 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 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 and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in the power of sale. 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 expressed or implied. The recitais in the Trustee's deed shall be prima facte 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 of persons legally entitled to it.

1. **Security** Lender to the Property** Lender (in Possession, Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in Possession, Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in Possession). 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. A undice to Hollower builded for an this Security Instrument shall be such that horage: 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 Llegally entitled to it. Such person or persons shall pay any recordation costs.) Accordance to the control of 222. 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. Leginese Directles 1918 requestion belinitie 23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes. End then the course of the purposes of 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. How the project of the project 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)] nucar; and (c) actors that; suggested and only actors to accompany to [2]. Adjustable Rate, Riderer A nuclei [2]. Condominium: Rider and actors to the condominium: Rider and actors to the condominium: Rider and actors to the condominium. [Instrum] Graduated Payment Rider (1) Planned Unit Development Rider (1) to morning state of the second of the sec 11. Successors and Assigns Bound; Joint and Several Linbilly, Co-stracts. The covenants and agreenents of plant and in any rider(s) executed by Borrower and recorded with it. make an award of settle a claus for damages. Horrower tails to respond to Lender within 10 days after the damages is the rower tails to respond to Lender within 10 days after the damages. Horrower tails to respond to Lender authorized to collect and a possed peop. District to the sams secured by this Security Instrument, whether or notation due.

Unless the dar and derrower otherwise agree in writing, typing that the contract of the monthly payments referred to in particular typing that the for payment of the postpone the due date of the monthly payments referred to in particular typing that the for payment of the sams secured by Lender and the responding to the same tender and the same secured by the Section of the same time to be a payment of Borrower shall not operate to release the liability of the same proceedings again. Thy successed to after standard that the payment of the same transferred by the same arrived synthe security instrumently reasons can demand made payment and underly executed by bottomet and recorded mith it. make an award of settle a chunt for damages. Borrower fails to respond to Leader within 20 days after the fine notice to If the Property is abandoned by Borrowett or il, sher notice by Lender to Borrowar that the equidentism offers to STATE OF ORDER OF A CONTROL OF Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial calding of the Property, in the event of a forth taking of the Droberts, the proceeds shall appear to the same state of the Scaling taking of the Broberts, the proceeds shall appear to the same state of the Scaling and configuration of the taking of any barr of the Broberts at 100 configuration (date) configuration at the process of the configuration of the proberts at the process of the configuration of the proberts of the configuration of the proberts of the configuration of the probability of the configuration of the probability of the probability of the configuration of the probability of the configuration of the probability of the pr by ... Registe to the calculation part of the Present or not convergence in the remaining and condenses are the time of a prior to the remaining the institution and inspections of the remaining the remaining decreases and condenses and inspections of the remaining the remaining the area of the remaining the r 0866

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

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