10-14825

PACIFIC POWER & LIGHT COMPANY
920 SW Sixth Avenue
Portland, OR 97204

HOME INSULATION PROMISSORY NOTE AND MORTGAGE
OREGON — WASHINGTON — MONTANA — IDAHO

Date: December 6, 1984

Borrowers (Names and Address)
Jerri D. Wedam
4636 Boardman
Klamath Falls, Oregon 97603

Acct. # 136-2036500-4
W.O. # 2002-2

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	DISCLOSURE STATEMENT	
The cost of your credit as a yearly rate.	The dollar the credit will cost you.	Amount Financed. The amount of credit provided to you or on your behalf.	Total of Payments. The amount you will have paid after you have made all payments as scheduled.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Pacific Power & Light of Sept. A.D., 19 88 at 9:29 o'clock A.M., and duly recorded in Vol. M88 of Mortgages on Page 14824 the 12th day

FEE $13.00

Evelyn Biehn County Clerk
By Pauline Mullendore

Return: Pacific Power & Light
920 S.W. Sixth Ave.
Portland, Or. 97204
Attn: Weatherization Svs. H.S. Traegde/40 PFC

Lots 9 and 10, Block 11, St. Francis Park

SECURITY INTEREST. You are giving a security interest in the goods being purchased and your real property.

See your contract document below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

As consideration for this promissory note, Pacific Power & Light Company ("Pacific") will loan Borrowers, the independent contractors chosen by Borrowers for the purchase of insulation goods or services. The insulation goods or services, payment to Pacific for the loan, and security interest in the property on which Borrowers own or are buying on a recorded contract and which has the following Legal Description:

(Insulated Property). The proceeds of the loan shall be made payable to the Borrowers upon Pacific's determination that the installed insulation goods and services comply with Pacific's standards.

Each Borrower promises to pay to the order of Pacific at its office at 920 SW 6th Avenue, Portland, Oregon 97204, the Total of Payments: Payment shall be made in monthly installments beginning on the same day of each succeeding month to and including the Final Installment Due Date. However all Borrowers shall pay to Pacific the full amount of the balance owing prior to the sale or transfer for consideration of any legal or equitable interest in any part of the Insulated Property, or upon nonpayment of any amount due under any other encumbrance on the Insulated Property.

Borrowers shall notify Pacific in writing of the sale or transfer for consideration of any legal or equitable interest in any part of the Insulated Property, whether it is voluntary or involuntary. Such notice must include the name of any person or company who is acting as a closing agent for the sale or transfer of the Insulated Property, and the name of any person or company authorized by Borrowers to conduct any of the transactions. Borrowers authorize Pacific to contact such persons named and authorize and direct such persons to pay Pacific any amounts owing under this contract from any monies which such persons owe to Borrowers.

Payment may be made in advance in any amount without penalty.

If any payment is not made on time, the unpaid balance may become due and payable without notice or demand. It is agreed that time is of the essence. Borrowers shall pay a late charge on any installment not paid within fifteen days in the amount of four percent of such installment.

SECURITY INTEREST AND MORTGAGE

This provision for security interest and mortgage of the insulated property is applicable.

To secure the Borrowers' obligations, Borrowers mortgage to Pacific with the power of sale the insulated Property together with all present and future appurtenances, improvements, and fixtures thereto. This mortgage shall not take effect until that date which is one day prior to the earliest to occur of the following dates: (1) the date on which the Insulated Property is created which does not exist as of the date of this contract, including without limitation any deed, lien, equitable interest in any part of the Insulated Property or any part thereof which exists before the date of this contract; (2) the date on which any action or suit is filed to foreclose or recover on the recording date of this contract; (4) 90 days before any insolvency proceeding by or against any Borrower; (5) the date of this note.

Pacific may record this mortgage in the county real property records, and Borrowers shall execute any other documents deemed necessary by Pacific to perfect this mortgage.

Each Borrower who signs this Promissory Note shall be individually and jointly responsible for performing the obligations of Borrowers herein. This agreement shall be binding upon the successors and assigns of the parties.

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS PROMISSORY NOTE (3) YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST.

YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FORM FOR AN EXPLANATION OF THIS RIGHT.

BORROWER ACKNOWLEDGES READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME THE BORROWER SIGNED IT.

Borrower(s) Initials: X Jerri

X Jerri D. Wedam
BORROWER

BORROWER

STATE OF Oregon
County of Klamath } ss.

Personally appeared the above-named Jerri D. Wedam and acknowledged the foregoing instrument to be her voluntary act and deed.

Before me: Notary Public for State of Oregon
My Commission Expires: 3-4-1988

12-6-84