Loan No. 04-13636

MTC #20199

After recording, please return to: KLAMATH FIRST FEDERAL P. O. Box 5270 the date of disbursenced at the Note rate and shall be paklamath, Lalls, OK, 84601 from a select of Portewor Security Instrument, Unless Borrower and Lender agree to other series of payment, these emognes shell rese in crest from View of Allender Control of Allender Security Instrument, Latter Control of C Any amounts disbursed by Lender under this paragraph 7 shall become additional dary of Burrower scared by this Lender may take action under this paragraph 7, Lender tiggs not have to do so Instrument, appearing in court, paying reasonable attorneys, less and entering on the Property to make repairs. Afthough in the Property. Lander's actions may include paying says sums secured by a few which has precise over this Securety, regulations), then Lender may do and pay for whatever is pecessary to perfect the value of the Property and Lender's rights in the content of the Property and Lender's rights. Lender wrights in the Property (such as a proceeding in bankripte), prolines for a administration of to evilope leng of coverants and agreencers contained in this Security Instrument, or there is a legal prospection that may supplicately affect. T. Protection of Lander's Highis in the Property, Strategic Insurance. It may not take to perform the change the Property, allow the Property to deteriorate or contain waste, it the Secretarity is converted as a learning.

Horrower shall comply with the provisions of the least, and Fifth were a cartes to the Maryany the tensional for this shall not menty understoned as the secretarity of the least of th 6. Prever ation and Muintenance of DEED DELLLARDLE Transfer and Committee and Second S Instrument immediately prior to the acquisition THIS DEED OF TRUST ("Security Instrument") is made on September 14

19. 88 The grantor is Carl ULLMAN and Rebecca H. ULLMAN, Husband and Wife

("Borrower"). The trustee is September 14 capitans canning KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION ("Trustee"). The beneficiary is which is organized and existing Dollars (U.S. \$.76,000,00.....) This debt is evidenced by Borrower's note 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 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 Klamath 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 be a full preconveyance 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 to a new which was stein below to this Secured hereby to a new which was their below to this Secured lestoness. I wanted determine that all but of secured satisfactors to render determine that all but of prevent the enforcement of the lieu ar forteliare of any part of the Property (a. (e) scares from the holder of the lieu an (Lot) 13; Block 2; TRACT 1091; LYNNEWOOD; in the City of Klamath Falls, column obsauce to according to the official plat thereof on file in the office of the (p) operation of the County Clerk of Klamath County, Oregon, was brought one (p) operations of the county county of Klamath County, Oregon, was brought one (p) secure as going and county of the county Tax Acctin #3808-025DD-01600 on stronger piese beholding missiph 1 Key No. : 426104 (1) tringer in reduct. Borrower shall pay these obligations in the manner provided in paragraph 2, or it not paid in their ground it. Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly formed to Lenact all notices of amounts are recommended in the directly to the person owed payment. Borrower shall promptly formed to Lenact all notices of amounts are recommended. Property which may attain priority over this Security dustrianent, and leaseneds parenears of ground refles thanks. 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, thes and mapositions armitutable to the Note; third, to amounts payable under paragraph 2; fourth, to interest and fast, to bring pal dist. application as a credit against the sums secured by this Socurity Instrument.

3. Application of Payments. Unless applicable has provides otherwise, all payments received by Lender under paragraphs f and 2 shall be applied: frest to late charges due under the Frote, second, to prepayment sharges due under the Annal Annal Research. than immediately prior to the sale of the Property or as acquisition by Londer, any Prants neld by Londer at the time of any Funds held by Lender, If under paragraph 19, the Property is sold or unquired by Lender, Lender chalf apply, no later amount necessary to make up the deficiency in one in more payments as required by Lender.
Upon payment in full of all sums secured by this Security Instrument. Lender shall promptly refund to Borrower amount of the Funds held by Lender is not sufficient to pay the escrow its act when due. Bottower that pay to Lender any at Borrower's option, either promptly repaid to Borrower or credited to Borrower on-monthly payments of Fands If the the due dates of the eserow items, shall exceed the amount required to pay the escrow items when don thosespess shall be, it the amount of the force is no A remail (ofcome with the in sec mental) between the bottom of the falls, which has the address of the property of the property of property 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 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" and a property of the security in the security Instrument as the "Property" and the property of the security in the security Instrument as the security Instrument Instrum 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 perq-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. the principal of and interest on the debt evidenced by the Note and any propertient and later harge. The rudor the Note.

1. Payment of Principal and Interesti Propayment and Late Charges. Borrower that promptly has when due OREGON—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

Form 3038 12/83 44737 SAF SYSTEMS AND FORMS

OMECON—2008, LEURY-ENTRY CHICAGON DELIGNERS OF A STORY 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 payments are due under the Note; until the Note is paid in full, a sum ("Funds") equal to 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 may not enarge for nothing and applying the runus, analyzing the account of verifying the estrow items, timess 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.

receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (b) contests in good 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 2004 Angula ve

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 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 least of Lender's security would be lesselled, the insurance process shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower as 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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or when the notice is given. 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 Instrument immediately prior to the acquisition. 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. 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 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.

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

Condemnation of The probability and a plaint for demands direct or consequential 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 assigned and shall be paid to Lender.

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 snau-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 unless norrower 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 to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or the due date of the monthly payments referred to in page 200 shapes the amount of such payments. Doubless Lender and Borrower otherwise agree in writing, any application of proceeds to principal snall not extend or 10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or production of the cume cacured by this Security Instrument granted by Lender to any successor in modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in modification of amortization of the sums secured by this security instrument granted by Lender to any successor in interest of Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for a support or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made 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

of the a waiver of or preclude the exercise of any right of remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions this Security instrument shall onto and other the successors and assigns of Lender and Dollower, 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 only to morteage, orant and convey Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interaction the Department of the Convey of this Security Instrument (b) is not percentally obligated to pay that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay that porrower's interest in the property under the terms of this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, 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 shares 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 charges collected or to be collected in charges, and that law is many interpreted so that the interest of other loan charges confected of to be confected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount of the charge to the permitted limits and (b) any sums already collected from Rossower which exceeded necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded necessary to reduce the charge to the permitted minit; and (b) any sums arready confected from porrower which exceeded 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

prepayment without any prepayment energe under the Prote.

13. Legislation Affecting Lender's Rights. If 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, 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

14. Notices. Any notice to Borrower provided for in this 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 or 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 Counity Instrument chall be deemed to have been given to Borrower or I ender when given as provided provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided

in this paragraph.

15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the Note conflicts with applicable law, such conflict shall not affect other 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 given effect without the conflicting provision. To this end the provisions of this Security Instrument of the Provisions of this Security Instrument and the Note are declared to be severable.

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 control by this Security Instrument. However, this option chall not be exercised by I ender if exercise is prohibited by person) without Lender's prior written consent, Lender may, at its option, require immediate payment in tuit of an sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by

If Lender exercises this option, Lender shall give Borrower 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 or not less than 30 days from the date the notice is derivered or maned within 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.

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 a policiable law may enacify for representationally before sale of the Departy procupation of the period as a policy of the period as a period as a period of the period as a pe applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument or (h) entry of a indoment enforcing this Security Instrument. Those conditions are that Borrowse. 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. Those conditions are that Borrower:

(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 apreements. (c) pays all expenses incurred in enforcing this (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 reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower, this Security Instrument and the Obligation to pay the sums secured by this Security Instrument, Lender's rights in the Property and Borrower, this Security Instrument and the obligations secured hereby shall continue unchanged. Upon 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:

Non-Uniform Covenants. Borrower and Lender turtner covenant and agree as following. Borrower's 19. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration under paragraphs 13 and 17. breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraphs 13 and 17 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 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; (c) a date, not less than 30 days from the date the notice is given to Borrower and acceleration of the sums 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 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

it Lenuer invokes the power of saic, Lenuer shall execute of cause the Property to be sold and shall cause such notice to be 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 to the person or persons legally entitled to it. 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

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.

23. Use of Property: Inerroperty is not currently used for agricultural, times of games of each shall include any attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

attorneys' fees awarded by an appellate court to the strument. If one or more riders are executed by Borrower and recorded together with 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

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8. Inspection. I ender on its agent may make renounced each shall give Borrower invise art the time of or prior (berson(s), acknowledging) msurance terminates in accordance with Bortower's and Lepides Services of recenture

My Commission expires by 7 more respired or unington the his

(Six in signal mail) Notary Public

STATE OF OREGON: CO	UNTY OF KLAMATUR				
Filed for record at request					
of 10001	of <u>Mountain Titl</u> A.D., 19 at				
	of <u>Mortgages</u>	o'clockM., a	nd duly recorded in Vo	22nd 1 M88	day
FEE \$28.00		Evelyn Biehn	County Clerk	AL PASSIVE NEWS	, ,
			- Mullens	<u>lare</u>	