19 when the balance then remaining unpaid shall be paid. in full. This mortgage is also given as security for the payment of any and all other indebtednesses, obligations or liabilities of the Mortgagor to the Mortgagee now existing or hereafter arising, matured or to mature, absolute or contingent and wherever payable, including but not limited to such as may arise from endorsements, guarantees, acceptances, bills of exchange, promissory notes, or other paper discounted by the Mortgagee or held by the Mortgagee, or taken as security for any loans or advances of any kind, sort or

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encumbrances of every kind and nature, and that it will warrant and forever defend the same against the lawful claims and demands of all bersons whomsoever. Ald premises therein all called "taxes" is smartional and ynames a gan an a start a san This conveyance is intended as a mortgage to secure performance of the covenants and agreements herein contained, to be by the Mortgagor kept and performed and to secure the payment of the sum of \$ 1,372.90 and interest thereon in accordance with the tenor of a certain promissory note executed by Linda M. Wilkinson AKA Linda M. Doty

mortgaged property. Buckste, bisu of mentance which includes of the mortfaster met at a set and a set and TO HAVE AND TO HOLD the same unto the Mortgagee, its successors and assigns forever. The Mortgagor does hereby, covenant to and with the Mortgagee that the Mortgagor is lawfully seized in fee simple of the said real property, that it is the absolute owner of all items of property described hereinabove, that the said property is free from

Morraces to the purposes alcressid; but the receipt of such stars Biologram mention must if at any entities, to the mouth the time opeach direction, spiely sume pair by Montgene and bold by condition or the existence of any fronts of the month of the together with the tenements, hereditaments and appurtenances now or hereafter thereunto belonging or in anywise appertaining, including but not limited to roads and easements used in connection with the premises; also, all fixtures, buildings and parts of buildings situated upon said property, including but not limited to electric wiring and fixtures; furnace and heating system, water heaters, fuel storage receptacles; plumbing, ventilating, water and irrigating systems; screens, doors; window shades and blinds, shutters; cabinets, built-ins, linoleums and floor coverings, built-in stoves, ovens, garbage disposals, air conditions, refrigerators, freezers, dishwashers; and all other fixtures now or hereafter installed in or on the premises; and any shrubbery, flora or timber now growing or hereafter planted, or growing thereon; and any and all replacements of any one or more of the foregoing items, in whole or in part, all, of which are hereby declared to be appurtenant to the land; and all the rents, issues and profits arising from the

interest as provided his the promissory note mentioned hereinindebtednesses secured hereby, each such payment to best such perment to the principal balance then impaid on the and payable, and Mortgages may then edd the amount of any be payable from the loss drust justs, when the same become dur montgaged property and all other charges which would otherwise Mortgagee is authorized to pay taxes, managare premiums on the the indebtednesses secured hereby if Mortgagee steels so to do dreatly to the payment of the proceed balance then unual on Mortgages a option. Mortgagon may apply all loan trust funds any loss growing out of any defect in any insurance policy. At follow to transmit any premiums to any insurer or by reason of or not service charges are imposed, he subject to any imbility for pockage type, sustance policies. Northages shall find, whether charges to the collection and disburstment of premiurs on Mortgages may, from time to time, establish reasonable service corenates 19 pay and obligations of to keep the premises matted. Moritagen to disburse the range of relieve Moritsger from its shall not, in the absence of such direction, impose any doty upon

Mortgager will immediately reconstruct or repair the same so the and babain as quinted of quinted of ph and const. Such as a destable of the second the and property is damaged or destroyed by any coust Mourtain 800 E. Main, Klamath Falls, Oregon. iun: Mortgapet will promptly comply with any and all municipal and in good order and raphic and in transmaple condition. that will keep the real and personal property bereinabove described waste of the said promises, or any part thereof; that blortgagor 2. That Morazaoi: will not compile or permit contract annie

the of games and of the Mortgagor from the Mortgagee, the Mortgagor does hereby grant, bargain, mortgage and convey unto the Mortgagee all the following described property situated in Klamathesh tert. County, Oregon, to wit: Discourse and the set of the set o

> the property densited a dense of hereby tended of to be one to the report of reconstruction of bismics the presidence of the tradition of the tradition and the process of no many policies about the source of th age and things and oberts are further resumer so the denote 61 (114) for consumer is more an activity of the server insurness is justicitied, by the second manufacture of the Mailinger

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> og petroze the rule mentioned above, whichever is mater, and shall be interest al Server shaum, or at the face of interest of them as and any expenses to recurred dod only same so pace studi tool rearges, make any repeit, or no call other of the things required. usions brocus and marsher for an order of the operation any obligation on its part as to do, and without warms of theb done at performed, the Morte see next, at the opener, but which at Se 14 Datoon and of the second philos prices recorded to pe L. That it case the Storige part built led, willow for the

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herein called "Mortgagor", and WESTERN BANK, an Oregon banking corporation, herein called "Mortgagee", in the second of the transmission of the tr to the application of the manance proceeds to the trapeose of or reconstruct shall not sure unless the Monthagate shall WITNESSETH. The particular of the particular in the particular of the particular payable to Mortrages, the obugation of the Morthogor to repeat

Linda M. Wilkinson aka Linda M. Doty - Boursed in the second state of the second state ____ between

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DEBT PREVIOUSLY CONTRACTED MORTGAGE



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description wholeoever echer paper disconnied by the Mortgages of pold by the Mortgages, or takes a security for all incore of advice a di including but not finited to such as and arise from endorsements, guarantees, scientiances, bills of eacharse, promision notes, or

1. That Mortgagor will pay, when due, the indebtedness hereby secured, with interest as prescribed by said note, and will pay," when (due; fall/other sums secured hereby, and all taxes, liens, " insurance companies statisfactory to or designated by the and utility charges upon said premises, or for services furnished. Mortgagee in an aggregate amount not less than the amount of thereto .- In addition thereto, it will pay, at the time of payment of each installment of principal and interest, such amount as Mortgagee shall estimate to be sufficient to produce, at least one month prior to the time when payment thereof shall become due," the amount of (a) taxes, assessments and other governmental rates and charges against said premises (herein all called "taxes") and (b) premiums upon insurance against loss or damage to said . premises (said amounts being referred to hereinafter as "loan trust funds")). If the sums so paid shall be less than sufficient for said purposes, Mortgagee will also pay, upon demand, such additional sum as Mortgagee shall deem necessary therefor. If Mortgagor, desires a "package" plan of insurance which includes coverage in addition to that required under this mortgage, r Mortgagee, may, at its option, establish and administer a reserve for that purpose. If the package plan reserve is not sufficient to pay the renewal premium on a package plan policy, then Mortgagee (may use such reserve to; pay premiums on a policy covering only risks required to be insured against under this mortgage; and allow, the package, plan; policy, to lapse. Mortgagee Mortgagee . may require, ; provide the Mortgagee ... with all such shall, upon the written direction of Mortgagor, and may, without sevidence as it may request concerning the performance of such such direction, apply sums paid by Mortgagor and held by Mortgagee to the purposes aforesaid; but the receipt of such sums shall not, in the absence of such direction, impose any duty upon Mortgagee to disburse the same or relieve Mortgagor from its covenants to pay said obligations or to keep the premises insured. Mortgagee may, from time to time, establish reasonable service charges for the collection and disbursement of premiums on package-type insurance policies. Mortgagee shall not, whether or not service charges are imposed, be subject to any liability for failure to transmit any premiums to any insurer or by reason of any loss growing out of any defect in any insurance policy. At Mortgagee's option, Mortgagee may apply all loan trust funds directly to the payment of the principal balance then unpaid on the indebtednesses secured hereby; if Mortgagee elects so to do, Mortgagee is authorized to pay taxes, insurance premiums on the mortgaged property and all other charges which would otherwise be payable from the loan trust funds, when the same become due and payable, and Mortgagee may then add the amount of any such payment to the principal balance then unpaid on the indebtednesses secured hereby, each such payment to bear interest as provided in the promissory note mentioned hereinabove.

That Mortgagor will not commit or permit strip or waste of the said premises, or any part thereof; that Mortgagor will keep the real and personal property hereinabove described in good order and repair and in tenantable condition; that Mortgagor will promptly comply with any and all municipal and governmental rules and regulations with reference thereto; that Mortgagor will not cut or permit the cutting or removal of any timber without the written consent of Mortgagee, that if any of the said property be damaged or destroyed by any cause, Mortgagor will immediately reconstruct or repair the same so that, when completed, it shall be worth not less than the value thereof at the time of such loss or damage; provided, that if such loss or damage shall be caused by a hazard covered by insurance payable to Mortgagee, the obligation of the Mortgagor to repair or reconstruct shall not arise unless the Mortgagee shall consent? to the application of the insurance proceeds to the expense of such reconstruction or repair of ALSEER H BVVE an October grav

3. That it will, at its own cost and expense; keep the building or, buildings, now, or, hereafter upon said premises, together with all personal property covered by the lien hereof,

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MORTGAGE

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Notisal. The Mortgagor does hereby covenant and agree to and with the Mortgagee. Its successors and assigns: want or sul a ORI WE SHITE OL or age insured against loss by fire and against loss by such other hazards as the Mortgagee may from time to time require, in one or more the indebtedness hereby secured (unless the full insurable value of such building or buildings is less than the amount hereby secured, in which event the Mortgagor shall insure to the amount of the full insurable value); that all policies of insurance upon said premises, including policies in excess of the amount hereinabove mentioned and policies against other hazards than those required, shall contain such provisions as the Mortgagee shall require and shall provide, in such form as the Mortgagee may prescribe, that loss shall be payable to the Mortgagee; that all such policies and receipts showing full payment of premiums therefor shall be delivered to and retained by the Mortgagee during the existence of this mortgage; that at least 5 days prior to the expiration of any policy or policies it will deliver to the Mortgagee satisfactory renewals thereof together with premium receipts in full; that if any policy, or policies shall impose any condition upon the liability of the insurer or shall contain any "average clause" or other provision by which the insurer may be liable for less than the full amount of the loss sustained, it will, as often as the condition or the existence of any facts or the value of the property insured and, if it shall appear to the Mortgagee that the insurance is prejudiced by the acts or omissions of the Mortgagor or that the coverage is inadequate, the Mortgagor will do such acts and things and obtain such further insurance as the Mortgagee may require; that the Mortgagee may, at its option, require the proceeds of any insurance policies upon the said premises to be applied to the payment of the indebtedness hereby secured or to be used for the repair or reconstruction of the property damaged or destroyed.

> 4. That it will execute or procure such further assurance of its title to the said property as may be requested by the Mortgagee.

> 5. That in case the Mortgagor shall fail, neglect or refuse to do or perform any of the acts or things herein required to be done or performed, the Mortgagee may, at its option, but without any obligation on its part so to do, and without waiver of such default, procure any insurance, pay any taxes or liens or utility charges, make any repair, or do any other of the things required, and any expenses so incurred and any sums so paid shall bear interest at 8% per annum, or at the rate of interest set forth in the note mentioned above, whichever is greater, and shall be secured hereby.

> 6. That it will not, without the prior written consent of Mortgagee, transfer its interest in said premises or any part thereof, whether or not the transferee assumes or agrees to pay the indebtedness hereby secured. Upon any application for Mortgagee's consent to such a transfer, Mortgagee may require from the transferee such information as would normally be required if the transferee were a new loan applicant. Mortgagee shall not unreasonably withhold its consent. As a condition of its consent to any transfer, Mortgagee may, in its discretion, impose a service charge not exceeding one percent of the original amount of the indebtedness hereby secured and may increase the interest rate on the indebtedness hereby secured by not more than one percent per annum.

> 7. That, if any default be made in the payment of the principal or interest of the indebtednesses hereby secured or in the performance of any of the covenants or agreements of this mortgage, the Mortgagee may, at its option, without notice, declare the entire sum secured by this mortgage due and payable and foreclose this mortgage.

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8. That, in the event of the institution of any suit or action to foreclose this mortgage, the Mortgagor will pay such sum as the trial court and any appellate court may adjudge reasonable as attorney's fees in connection therewith and such further sums as the Mortgagee shall have paid or incurred for costs and disbursements in such suit or action, extensions of abstracts or title searches or examination fees in connection therewith, whether or not final judgment or decree therein be entered and all such sums are secured hereby and shall bear interest from the date paid or incurred by Mortgagee or from the date of judgment, whichever occurs first, at the rate set forth in the promissory note mentioned above; that in any such suit, the court may, upon application of the plaintiff and without regard to the condition of the property or the adequacy of the security for this indebtedness hereby secured and without notice to the Mortgagor or any one else, appoint a receiver to take possession and care of all said mortgaged property and collect and receive any or all of the rents, issues and profits which had theretofore arisen or accrued or which may arise or accrue during the pendency of such suit; that any amount so received shall be applied toward the payment of the debt secured hereby, after first paying therefrom the charges and expenses of such receivership; but until a breach or default by the Mortgagor in one or more of its covenants or agreements herein contained, it may remain in possession of the mortgaged property and retain all rents actually paid to and received by him prior to such default.

ment shall, where there is more than one mortgagor, be construed as plural and be binding jointly and severally upon all mortgagors and the word "Mortgagee" shall apply to any holder of this mortgage. Masculine pronouns include feminine and neuter. All of the covenants of the Mortgagor shall be binding upon its heirs, executors, administrators, successors and assigns and inure to the benefit of the successors and assigns of the Mortgagee. In the event of any transfer of the property herein described or any part thereof or any interest therein, whether voluntary or involuntary or by operation of law, the Mortgagee may, without notice to the Mortgagor or any one else, once or often, extend the time of payment or grant renewals of indebtedness hereby secured for any term, execute releases or partial releases from the lien of this mortgage or in any other respect modify the terms hereof without thereby affecting the personal primary liability of the Mortgagor for the payment of the indebtedness hereby secured. No condition of this mortgage shall be deemed waived unless the same be expressly waived in writing by the Mortgagee. Whenever any notice, demand, or request is required by the terms hereof or by any law now in existence or hereafter enacted, such notice, demand or request shall be sufficient if personally served on one or more of the persons who shall at the time hold record title to the property herein described or if enclosed in a postpaid envelope addressed to one or more of such persons or to the Mortgagor at the last address actually furnished to the Mortgagee or at the mortgaged premises and deposited in any post office, station or letter box.

9. The word "Mortgagor", and the language of this instru-

IN WITNESS WHEREOF, the Mortgagor, pursuant to resolution of its Board of Directors duly and regularly adopted has day and year first hereinabove written

urn: Western Bank Special Asset Dept. P.O. Box 1377	set of any autorized officers and its corporate seal, if any, to be affixed here
Special Asset Dept. P.O. Box 1377	있는 것은 가지 않는 것은 것은 것은 것은 것을 것을 가지 않는 것을 하는 것을 하는 것을 하는 것을 하는 것을 수 있다. 같은 것은
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County of Contre Costa	SS.
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BE IT REMEMBERED. That	on this
before me, the undersigned a Notani	on this <u>29</u> day of <u>September</u> , <u>19</u> 88 Public in and for said County and State, personally appeared the within <u>Linda M. Doty</u>
named Linda M. Wilkincon AVA	ublic in and for said County and State personali
ALL	Linda M. Doty
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OFFICIAL SEAL	vidual described in and who executed the within instrument and executed the same freely and voluntarily.
OFFICIAL SEAL	vidual described in and who executed the within instrument and executed the same freely and voluntarily. TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official hash hereunto set my hand and affixed
OFFICIAL SEAL RICHARD A FERTADO	vidual described in and who executed the within instrument and executed the same freely and voluntarily. TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official hash hereunto set my hand and affixed
OFFICIAL SEAL RICHARD A FERTADO NOTARY PUBLIC - CALFORN COPINE COST	vidual described in and who executed the within instrument and executed the same freely and voluntarily. THESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.
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