rm 4161, Rev. 1/86 cific Power ge 1 of 2	920 SW S	& LIGHT COMPANY Nixth Avenue OR 97204	
HON	E INSULATION PROMIS	SORY NOTE AND MORTGAGE DN — MONTANA — IDAHO	
prowers (Names and Add Daniel Hankins	iress)	Date: <u>May 17, 1989</u>	
P.O. Box 71		Acet # 136-1437700-7	
Bonanza, OR 97623		Acci. #40007	000
	DISCLOSUR	E STATEMENT	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate. 0 %	The dollar amount the credit will cost you.	Amount Financed:     Total of Payments:       The amount of credit provided to you or on your behalf.     The amount you will have paid after you have made all payments as scheduled.       \$ 738.00     \$ 738.00	
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You have the right to receive an			
You have the right to receive an Your payment schedule will be	e:	When Payments Are Due	
You have the right to receive an Your payment schedule will be	e: Amount of Payments		

## LOAN PROCEEDS

- We will loan you the Amount Financed described above so that you can buy insulation goods and services from independent contractors
- You agree to use the insulation goods or services on property that you own or arc buying "Insulated Broperty". The insulated Brood with the following Legal Description: LOES 1 & 2 III BLOCK 7 OF ORIGINAL TOWN OF BONANZA, according to to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.
- We will give you the loan proceeds after we determine that the installed insulation goods and services comply with our standards.

#### PAYMENTS

Calo District Providential

- You promise to pay the Total of Payments described above to Pacific Power & Light Company at 920 SW 6th Avenue, Portland, Oregon 97204.
- You agree to pay us in monthly installments beginning on the First Installment Due Date and continuing on the same day of each succeeding month through the Final Installment Due Date.
- · You may pay us any amount in advance without any penalty.

### FAILURE TO MAKE PAYMENTS

- · If you fail to make a payment on time, the full unpaid balance will become due even if we do not demand payment.
- If you fail to pay an amount due under any mortgage, land sale contract, or other encumbrance on the Insulated Property, the full unpaid balance If you fail to make a payment within fifteen days of the due date, you also agree to pay us a late charge equal to four percent of the late payment.
- · If we use a lawyer to collect this promissory note, you agree to pay us reasonable costs and attorneys' fees (including trial and appellate fees) whether or not court proceedings are necessary.

# SALE OR TRANSFER OF YOUR PROPERTY

- · If any interest or part of the Insulated Property is sold or transferred, you agree to pay us the full unpaid balance.
- You agree to notify us in writing of any sale or transfer of the Insulated Property, whether the sale is voluntary or involuntary. You must send us this notice as soon as you know that the sale or transfer will occur and not later than one week before the expected sale or transfer.
- The notice must include your name(s), the address of the property, the name of the person(s) to whom the property is being sold or transferred, and the name of any person who is acting as a closing agent for the sale or transfer.
- You are authorizing us to contact any person named in the notice and to require the person to pay us the full unpaid balance of this note. You also are authorizing us to tell that person that he may deduct the amount paid to us from the amount he owes you.

## SECURITY INTEREST AND MORTGAGE

- · To secure your obligations, you mortgage to us the Insulated Property and the buildings on it.
- · We may record this mortgage with the county to place a mortgage lien on the Insulated Property.

## MISCELLANEOUS

Each person who signs this note will be responsible for performing all the obligations in it, even if another person who signs the note does not perform these obligations.

Press average         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 CONTAINED WITH THE PROCEEDS HEREOR. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCERT ANNED WITH THE PROCEEDS HEREOR HEREUNDER.         NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT ON IF CONTAINS ANY BLAIN SPACES TO BE FILLED TO PAY OFF IN ADVANCE THE FULL AMOUNT OF THIS PROMISSORY NOTE. (3) YOU HANK 19 YOU ARE ENTITLED TO A COMPLETELY FILLED TO, IF CONTAINS ANY BLAINS SPACES TO BE FILLED TO PAY OFF IN ADVANCE THE FULL AMOUNT OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DOBTAIN A PARTIAL REFUND OF THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DOBTAIN A PARTIAL REFUND OF THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE DUBLINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCEL THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCEL THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCEL THIS DEDMENDER         WOU, THE BORROWER, MAY CANCEL THIS TRANSACTION. AT ANY TIME PRIOR TO MIDNIGHT OF THE DUBLINESS DAY AFTER THE DATE OF THIS BRIGHT.         WILL BE FURNISHED UPON REQUEST.         YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCEL THIS DEMENSATION OF THIS RIGHT.         WILL BORROWER       May 17	Form dies n	
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