FORM #220 4-89

	٠	•	٠	٠			
	ľ	۰		•	4	,	,
	٠		۰		ė		
	Į	г	٠,	١	4	E	
	ú			7	-		
	٠	-	-	-	۰	•	
				_			
	G	-	ï	-			
۰		-	•	-	•	۰	
	d		۰				
			ź		_		
				۰	_		
		_					
	1	С	-		G		
		_					
			-		3		
١		=	_	_	3		
١			•		3		
1	•		_	_	Ξ		
	١	c		=	•		
	1	•	-				
			-				
	è				,		
١	Ľ	-	7	_	3		
١	í	-			2		
ı	ĺ		c		1		

enismiked Buttsanbat Security Instrument. Unless Unrrower and Lender agree to albertering of payment these amounts sholl bear satures from the date alterational and begin in the payable, with interest upon notice trem Lender to decrease YKLAMATH FIRST FEDERAL SCIA tips batestable group become additions of the construction posterine 2943. SOUTH SIXTH STREET.

In the Principle of the Principle of the Principle of the Property of the Principle of t regulations), then Lander may do and pay for whatever is necessary in professible value of the Firmeric and Lander stights Lander's rights in the Property (such as a proceeding in bankrupter, probate for condeminance or to our reselancer coveriants and agreements contained in titts Security Instrument, in there is a legal proceeding that zwo segmin mally affect 7. Protection of Lendar's Eligits in the Froperty: Morigage Insurance. All horrower with the partient of shange the Property, allow the Property to deteriorate or commit waste. If the Scientify assumed that it is a like the light of the Scientify assumed the interest and the shallong merge unless Lander's Rights in the Frances. Mortonic Institute.

7. Projection of Lander's Rights in the Frances. Mortonic Institute. 6. Preservation and Mantienance DEED OL LURAL Craims not it serves a stress of the serves of the ser positional control of the control of the second state of the second of t ("Borrower"). The trustee is ... William L. Sisemore KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION ("Trustee"). The beneficiary is which is organized and existing under the laws of the United States of America:, and whose address is2943. South Sixth Street.... Klamath Falls, Oregon 97603....... ("Lender"). Borrower owes Lender the principal sum of ... Forty-five. Thousand and No/100************** Dollars (U.S.\$...45,,000,00.....). This debt is evidenced by Borrower's note modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note; and (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 to Borrower, Lender, at Lender's option prior to full reconveyance 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. For this purpose, Borrower irrevocably, grants and conveys to Trustee, in trust, with power of sale, the or the Burng of hones names incomplies the new parameter and participation from our tree one or more of the section of the restriction of the processing to the processing the processing the processing the processing to the processing the pro akissiseethegofficial aplatathereof on file in the office of the County Clerk and below Disconting of Ciklamath: County; Oregon 15 Of 300 had on the fireback on (c) as an expression of the hadron of the fault the lien by, or delends agoinst enforcement of the lien in, legal proceedings which in the Lander septions operate to agrees in Sering to the payment of the obligation secured by the flengtramanics acceptable to Lenger to secure the secure of the obligation secured by the flengtramanics acceptable to Lenger to secure the secure of the obligation secured by the flengtramanics acceptable to Lenger to secure the secure of the obligation secured by the flengtramanics acceptable to the page the secure of the obligation secured by the flengtramanics acceptable to the page the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the obligation secured by the flengtramanics acceptable to the page that the secure of the secure of the obligation secured by the flengtramanics acceptable to the obligation of the obligation secured by the secure of the secure to be paid under this paragraph. If Bortower makes these payments directly, Borrower abolt promptly formal to beender pay them on time directly to the person owed payment. Borrower shall promped, turnish to beneve all neuters of non-units Borrower shall ray, these obligations in the mouner provided in paragraph 2, or it not paid in thick camer. Borrower shall Property which may attain priority exercitis Security Instrument, and leasehold payments or he grid cents. It and Note; third; to amounts payoble under paragraph.?; fourth, to interest dite, and last, to principal time.

4. Charges, Liens. Borrower, shall pay all takes, assessments, charges, these and only sample activistable to the 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 Uniting under paragraphs I and 2 shall be applied; first, to late clionics due under the Note; second, to prepayment changes due ander the National Contract and the applications. The second is contracted the second and applied to the second and account to the second account t than incre-listely point to the sale of the Property or its acquisiting by Lender, any Family field by I sader at the tune of Upon payment in full of all signs seemed by this Seemily Instrument. Lender shall prompily rething to Encrower any Funds held by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall straight an interamount necessary to miske up the deficiency in one or more payments as required by Lewist amount of the Funds hold by Lender'ss not sufficient to pay the eserging stems when they flore one expansion to make an at Borrower's option, wither property repaid to Mon-Authoriae in mount paraidle of Funds Arbe the due dates of the exerow terms, shall exceed the 19 pay the encrowed four where due the excess is a first Live around of the Lunds held by Lead e intercomonicaly payments of Pands as public process which has the address of 1109 Tamera Drive Klawath Falls Street Oregon 97603 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." 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. In 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.

This begins of the country described the described by the Note and the begins and the property.

The begins of the country and the least the begins of the property of the prop

SIFORM COVENAMINS. Burrower and Lender covernant and agree 98 follows:

UNIFORM 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.

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 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 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.

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

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

unreasonably withheld. onably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. 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 applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If 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 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

Tran 20100442638

Instrument immediately prior to the acquisition.

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, 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.
7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the 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 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.

S ... MIC # 51/40

Vol. ____Pape_14645

14647

maria. 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.

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

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 paid to Borrower.

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: Security

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 shall not be a waiver of or preclude the exercise of 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 connection with the loan exceed 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 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 partial prepayment without any prepayment charge under the Note.

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

paragraph 17.

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 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 jurisdiction in which the Property is located. In the event that any 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 and the

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 interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural 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 federal law as of the date of this Security Instrument.

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 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 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 (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 Security Instrument, including, but not limited to; reasonable attorneys fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had 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: Special [301.60/19. 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 secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of 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,

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 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 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 this Security Instrument.

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 in the state of the state o

23. Use of Property: The Property is not currently used for agricultural, timber or grazing purposes.

CORD 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: 40 that the notice of the Note; "attorneys' fees" shall inc	lide ans
25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded toget supplement the covenants and agreements of each such rider shall be incorrected.	and the former to be
this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall an Instrument (the covenants and agreements of this Security Instrument as if the rider(s)	
Supplement the contract the contract and agreements of each such rider shall be incorporated in the contract	ner with
Instrument (Charles and agreements of this Security Instrument as if the standard into and shall an	end and
supplement the covenants and agreements of each such rider shall be incorporated into and shall an Instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) were a part of this instrument. [Check applicable box(es)] (Supplement as if the rider(s)) (Supplement as if the rider(s)) (Supplement as if the rider(s))	Security
Adjustable Rate Rider	of all the
Condomination Condominatio	der
of bar [iii] Graduated Payment Rider and alter planned Unit Development Rider (Payment Rider)	n yarati
chis Security instruments and agriculture stocks and residues of Longer and Statistics of Market of or precipity statistics of the Security Statistics of Longer and Longer	2000000
Charles Bound dominate with the state of the	e Hinde
shall not be a white to the charge grand: Joint and Several Light or remade: by the (Basilland, Bet on the charge grand: Joint and Several Light or remade:	ter terkesis
Instrument and in any rider(s) executed by Borrower and recorded with it that the part and it is a part and	
I surger spain not be reduced to commence brocesques somes uniform the functional state of the formation brocesques somes uniform the function of the formation of the function of the functio	ecurity
(1994年1995年),我把我们的有效的,我把我们的,我们就是这一样的。"我们的,我们的一样,我们的一样,我们的我们的一样,我们的这样的一样,这个人的一样,我	
nicense of Borrower shall not operate travelease the hability of the spains; and the spains are proceedings against an experience of Borrower shall not operate travelease the hability of the spains and experience of the spains are spains and experience of the spain are spain are spain and experience of the spain are spain are spain and experience of the spain are spain	
	(Caal)
10 Horresor Not Released, Forbearance By Lenn Not August Angles	(Seal) -Borrower
中,我们是一个一个数据的一种数据的是更多的数据的证据,我们就是我们的现在分词的是一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个一个	Hann Be
to the sums secured by this security management of the sums of the sums secured by the security that security the security the security the security the security the security that security the security the security that s	
10 the status secured by this security institutions assessment	(Seal)
to the sense seemen by the seemen partitions are the or the sense of t	Borrower
443 First 1973 CP Of Points for countries and an action of the Port Acknowledgment 1	FIGURE
The tropetty is appropriately as Houseof Colls to respond to Londer within the colls and the colls and the colls and the colls and the colls are collected to the colls and the colls are colls and the colls are collected to the	
paid to Borrower. The Property is abandoned by Borrower on if after nonce by Lender to Borrower transmissional income of the Property is abandoned by Borrower talk to respond to Lender within 10 days after the day for	
the amount of the proceeds multiplied by the rolle see frozent immediately before the case as a contract to amount of the proceeds multiplied by the rolle see the frozent immediately before the case as a contract to a more than a contract to a contract to a contract to a more than a contract to a contra	學學者主義
the amount of the residence of the resid	
the amount of the proceeds multiplied by the follows: Section (a) the rolls are section (b) the rolls are section of the rolls are section.	
COUNTA OE of and their flux, with any caces, plus to bound by this Seconds to the following of the sunty second by this Seconds to the result of the sunty second by the relational of the sunty second second by the relational of the sunty second	wareka
是在基种联网络中的Charles (Charles Andrews Andre	
attern 1941 for accumona popular memerana ki pana kana kana berar berar berar berar berar berar berar berar ber	a New york of the land
The foregoing instrument was acknowledged before	
1177 - 1176 Yill Bull ument was acknowledged before 117	

Gene E. Klingler and Margaret A. Klingler

cosho tyme premiums required to maintain the insurance in effect order and the premiums required to maintain the insurance in effect order and the premium of the premium o

My Commission explices: 08-31-4 Justinance in a conditi \$ }> > way will the foun c0,,

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

STATE OF OREGO	N: COUNTY OF KLA	MATH: ss.			
Filed for record at	request of	Mountain Tit	le Co.	the	8th day
ofAu	3• A.D., 19 <u>8</u>	9 at <u>12:13</u>	o'clockPM.,	and duly recorded in V	%1. <u>M89</u> ,
	of	Mortgages	on Page	<u>14645</u> .	
			Evelyn Biehn	County Clerk	
FEE \$28.00			. Ву 🚫 ∠	vilene Mu	Clevaler
			Maria da Albania da		