rowers (Names and Address) fames A. Flowers and C.O. Box 96 fidland, Oregon 97643	Terry M. Flowers	D. Tomuon		
		Date: January 30, 1986		
			Acct. # $136-1743721-1$ W.O. # $6000 \%$	
DISCLOS		SURE STATEMENT	<u> </u>	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.	
6.5 %	\$ 645.60	<sup>S</sup> 1,782.00	\$ 2,427.60	
our payment schedule will be:			I do not want an itemization.	
1		mappe	ayments are, Due 1-30 8	
118	\$20.23	Due on the 15day of eac	186 ECHO First Instalment Due Date	
Sale or Transfer: If you sell or oth	\$20.23	January 15, 19	96 Final Instalment Due Date	
As consideration for this promisson endent contractors chosen by Bo rty which Borrowers own or are bu	bry note, Pacific Power & Light Cor orrowers for the purchase of insu	npany ("Pacific") will loan Borrowers the	Amount Financed for Design	
e exhibit "A" attach	ned hereto:	which has the following Legal Description	i	
es comply with Pacific's standards ach Borrower promises to pay to	s.	to the Borrowers upon Pacific's determine	nation that the installed insulation goods and	
ade in monthly instalments beginn	ning on the First Instalment Due D	920 SW 6th Avenue, Portland, Oregon	97204, the Total of Payments. Payment shall	
			62Ch SUCCeeding month to and inclusion of	
rty	of the Insulated Property, or upo	full amount of the balance owing prior to n nonpayment of any amount due und	o the sale or transfer for consideration of any	
rty. orrowers shall notify Pacific in w er it is voluntary or involuntary. Su the expected sale or transfer. Ti ty is being sold or transferred, a pating in the transferred, a	or the insulated Property, or upo riting of the sale or transfer for or uch notice shall be sent as soon as he noticumust include the name and the name of any person or of	full amount of the balance owing prior to n nonpayment of any amount due und posideration of any legal or equitable in s Borrowers know that there will be such of the Borrowers, the address of the pro- company who is acting as a closing as	o the sale or transfer for consideration of any ler any other encumbrance or the Insulated interest in any part of the Insulated Property, sale or transfer, and not later than one week	
ty, orrowers shall notify Pacific in w er it is voluntary or involuntary. Su bating sold or transferred, a pating in the transaction. Borrowe ions owing under this contract fro ayment may be made in advance any payment is not made on time ion, Pacific may recover reasonat ithin lifteen days in the amount of <b>JRITY INTEREST AND MC</b> <b>JRITY INTEREST AND MC</b> is provision for security interest a becure the Borrowers' obligation enances, improvements, and fixth able interest in any part of the Insu ge, judgment or land sale contrad provide lien indement or othe	or the Insulated Property, or upo riting of the sale or transfer for or uch notice shall be sent as soon as he notice must include the name and the name of any person or or ars authorize Pacific to contact any many monies which such persons in any amount without any pensity, e, the ur paid balance may become the ur paid balance may become	full amount of the balance owing prior to n nonpayment of any amount due und onsideration of any legal or equitable in 8 Borrowers know that there will be such of the Borrowers, the address of the pri- company who is acting as a closing ac of the persons so named and authorize owe to Borrowers. e due and payable without notice or den I and on appeal. In addition, Borrowers se erty is applicable. with the power of sale the Insulated F not take effect until that date which is contract nor suit is filed to foreclose or recover of nor suit is filed to foreclose or recover of the superson take of the contract	to the sale or transfer for consideration of any ler any other encumbrance or the Insulated interest in any part of the Insulated Property, sale or transfer, and not later than one week operty, the name of the person to whom the gent for the sale or transfer or is otherwise e and direct such persons to pay Pacific any nand. If this note is given to any attorney for shall pay a late charge on any instalment not property together with all present and future one day prior to the earliest to occur of the sterred; (2) the date on which any legal or the including without function.	
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James & Terry Flowers P.O. Bix 96 Midland, OR 97643 Klamath Gunty, Olggm

## Exhibit "A"

following described real property situate in Klamath County, Oregon, to-wit:

A tract of land situated in Sections 15,23,23,26 and Township 40 South, Range 8 East, Willamette Meridian, in Klamath County, Oregon, containing 306 acres, more or less, being more particularly described as follows:

That portion of section 15 and that portion of section 22 lying easterly of the following described parcel: A parcel of land situated in sections 15 and 22, Township 40 South, Range 8 East, Willamette Meridian, Klamath

County, Oregon, being more particularly described as follows: Beginning at a 5/8" iron rod on the South high bank of the Klamath Straits drain from which point the brass cap marking the section corner common to sections 15,16,21 and 22 bears N 89012'37" W, 2255.49 feet; thence S 11057'22" W, 1936.75 feet to a 5/8" iron rod; thence S 33031'32" W, 888.11 feet to a 5/8" iron rod on the East-West centerline of section 22; thence S 89°51'07" W, 38.88 feet to the Center-West 1/16 corner of said section 22; thence S 00°15'16" E, 1334.67 feet along the North-South centerline of the south-west one-quarter of said section 22 to the Southwest 1/16 corner of section 22; thence N 89°39'47" E, 1319.83 feet along the East-West centerline of said southwest one-quarter of section 22 to the Center-South 1/16 corner of section 22; thence S 00°13'05" E, 1330.32 feet along the North-South Centerline of section 22 to the brass cap marking the South one-quarter corner of section 22; thence N 89046159" E, 1341.61 feet along the section line common to sections 22 and 27 to the East 1/16 corner common to sections 22 and 27 marked by a 5,'8" iron rod; thence N 00°28'37" W, 2659.06 feet along the North-South centerline of the southeast one-quarter of section 22 to the Center-East 1/16 corner of section 22; thence 3 41018'05" E, 403.16 det; thence N  $29^{\circ}43'05"$  E, 117.33 fact to a point on the centerline of a drainage ditch; thance continuing along the centerline of said drainage ditch along the following described courses:

## STATE OF OREGON: COUNTY OF KLAMATH: SS

	or record at request of	Facific Power & Light	the17th day	
Filed I	Aug. A.D.	19 89 at 11:33 o'clock A_M., and duly	y recorded in Vol. <u>M89</u> ,	
0	of	Martingges on Page 1529	91	
	0.	Evelyn Biehn	County Clerk	
FEE	\$13.00	By Dout	County Clerk	