MEMORANDUM COP ASSUMPTION AGREEMENT

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Dated this 14th day of August , 19 89 Between: Duane G. Fousie and Donna F. Fousie 10241230 Seller and James Robert Kaler, St. and Marlene Norris Kaler Buyer and The Benj, Franklin Federal Savings and Loan Association 501 S.E. Hawthorne Blvd. Portland, Oregon 97214 Lender Pursuant to The Assumption Agreement dated Pursuant to The Assumption Agreement dated <u>7-10-1989</u>, Seller has sold to Buyer, Buyer has purchased that real property described in the Deed of Trust/Mortgage assumed by Buyer herein and Lender has consented to the Assumption of Loan No. 162403-0 and Seller's Promissory Note and Deed of Trust/Mortgage dated 0-21-1077 and recorded on 9-30-1977

 9-21-1977
 and recorded on
 9-30-1977

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 Records
 for the County of
 Klamath
 State of

at Deed Oregon The true and actual consideration to this conveyance is the assumption of the mortgage debt and other good and valuable consideration. Additionally, if this box is checked [___], the Lender and the Buyer have modified the loan upon assumption. THE BENJ. FRANKLIN FEDERAL SAVINGS AND LOAN ASSOCIATION ____\$**€**\$\$ Bv: John Sears Title: Vice President: State of Oregon County of <u>Multnomah</u> of <u>Multhomain</u> Personally appeared <u>John Sears</u>,, being sworn, stated that <u>he</u> is the of The Benj. Franklin Federal Savings and Loan Association, and that this instrument was voluntarily signed in behalf of the Corporation by authority of the Board of Directors. Before me: Notary Public for Oregon My Commission expires:_ AFTER RECORDING RETURN TO: The Benj. Franklin Federal AGNES C. ZUEGER Savings and Loan Association OREGON NOTARY PUBLIC 501 S.E. Hawthorne Blvd. Suite 435 Portland, Oregon 97214 My Commission Expires 24 SEND ALL TAX STATEMENTS TO: STATE OF OREGON, Jawes Robert and Marlane Norris Kaler County of Klamath 5530 Sunnyside Lapp Klamath Falls, Ore; on 97601 Filed for record at request of: The Benj. Franklin Federal on this <u>22nd</u> day of <u>Nov</u>, A.D., 1989 at <u>1:41</u> o'clock <u>P.M.</u> and duly recorded in Vol. <u>M89</u> of Mortzages Page 22620 Evelyn Biehn County Clerk By Qauline Mulendere

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Deputy.