State of Oregon AVE, ST, ERN J. BANK (tiza remantus robar) ruga. Ra J. B. O. B. O. X. J. 17, 2, O. Languagu, p. J. S. G. Ganes as a cas

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E.O. BOX, 17,20 COOS, BAY. OREGON, 97420, 125 (1991) commencement of such brosettings for arthe unique properties This Deed of Trust, made this account with 8th place of the day of February 1990

repainted the total design to be an entire of the control of the c

This Deed of Trust, made this State of August Manager of Trust, made this State of of Trust, made this Stat

, as Grantor,

there shall be a detaute upder any or the perceasons of titls Dead of whose address is (Street and number, city) baca 5323 ISHASTA WAY: KEAMATH FALLS. OREGON

erealt to the account of Chainer any balance comagning to the lands State of Oregon, ASPEN TITLE & ESCROW INCCREE

prisoner on sing history) of the contract of the same as Trustee, and to belt when the an overall reserves of the contract of BUX (NOT CLOSULE STORM BEING BANK) CANGOREGON, BANKING, CORPORATION BEING CONTROL OF THE STORM BEING B

Spitz 1932 Witnesseth: That Grantor irrevocably Grants, Bargains, Sells and Conveys to Trustee in Trust, with Power of Sale, the Propierty incisera வ வ வெள்ள Kuahat Haang by வுறையே County, State of Oregon, described as: உறவுக்கு என்ற விள்ளவிய Grantor aball pay to Beneficiary any amaint necessary to make up the marking and comment of product that the received the case has been the same start become one and payable, then

Realing that have rather and assessments and historicans precipionisms as under (a) of fateugetable 2 greceding, thatt mat be sufficient to pay relinded to the Creation M. however, the morthly payments made credies dien geisweitein fragments in he mane er Chapter, of excess, if the loan is correns at the contour of Inclitantor, shall be arroyalizadas, of historica producing are the case and because

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Bing bilinese monophists Show a parcel of pland, situated in the W-1/2 of Tract, 64, FAIR ACRES SUBDIVISION group of NO self, bemore spart, icular lyndescribed as a follows: a short self is the self policitaria dipriassione con esta esta francia de

State of Sharta Way, said point being start along the North boundary of Sharta Way, said point being start along the North boundary of Sharta Way, a distance of 156.5 feet from the டு நாக Southwest corner of waald Tract 64; thence West along the North boundary of Shasta Way a distance of 71.5 feet to an Iron pin; thence North parallel with the West boundary of said Tract 64 a distance of 118.0 feet to an iron pin;

the West boundary of said Tract of a distance of 71.5 feet to an iron pin:
League to thence East parallel with Shasta way a distance of 71.5 feet to an iron pin: was usus pay names stank in our factor in the grands of the factor of th Z bakangul (pala n

118.0 feet, more or less, to the point; of, beginning, group, and an armonic substantial but the point; of, beginning, group, and armonic substantial but the point; of, beginning, group, and the p

our Research and recently of the recently [4] - 3809-035DC-01600 Key No.: 450504 Payand Bearing Tax, Acct. No .: 041 (f) ground rethe it any, lakes, special assessments, live and other Beneficiary to the tollowing stem, in the Origi ser torth:

sport he point exchimation in a different to be upplied by hereby thall be added together and the apprehensement thereof? this fampeach and all payments to be made under the note escured (b). All paraments resembned in the tops preceding subsections of

production religion sporters of the contri tipe anapacies bristably as ensualized the collection of the post Beneficiery, setting forth facts close may define he Commownister alle finite enbantines number ou de su ministrature se culcanat curs. full and entering for any serious and not set as serious or provide the (a) that work that not exact at the construction of such

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Deed Trust Riders Attachment II and attachment Practice and Attachment Process Attachment II and Stackment Process Attachment Process Attachment II and Stackment Process Attachment Process A ncorporated herein by this reference

apenis constitutions.

which said described property is not currently used for agricultural, timber or grazing purposes: Sentingues with their well such a survey of the contract of the contract of ikali bodaine discount pheathe on collices of the god other paraid

iTogether with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in anywise appertaining, and the rents, issues, and profits thereof, Subject However, to the right, power, and authority hereinafter given to and conferred upon Benefi-(a) Speciment ciary to collect and apply such rents, issues, and profits.

bong the ton To Have and To Hold the same, with the appurtenances, into Trustee. The threshold have a few and the same with the appurtenances, into Trustee. THIRTY FOUR THOUSAND SIX HUNDRED FIFTY AND NO/1002 agreement of Caracter herein contained and payment of the sum of the s

iwith interest thereon according to the terms of a promissory note, dated 19 General February 19 90 payable to the Beneficiary or order and made by Grantor, the final payment of principal and interest thereof, if not sooner paid, being due

and payable on the first day of MARCH before of any in 20, 20 to they may also and not be estimated or occupied and proceeding This form is used in connection with deeds of trust insured under the one-to four-family programs of the National Housing Act which require a One-Time Mortgage Insurance Promium payment (including sections 203 (b) and (i)) in accordance with the regulations for those programs.

TOBE THE MOTION OF THE DEVICE PROPERTY OF THE amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity. Provided, however, That written notice of an intention to exercise such privilege is given at least thirty (30) days prior to the prepayment. Heteon according to the ferms of a preference mater dotte.

- Grantor agrees to pay to Beneficiary in addition to the monthly payments of principal and interest payable under the terms of said note, on the first day of each month until said note is fully paid, the following sumsid to Hold the source with the approximation
- (a) A sum, as estimated by the Beneficiary, equal to the ground rents, if any, and the taxes and special assessments next due on the premises covered by this Deed of Trust, plus the premiums that will not Housing and Urban Development, and complete same in next become due and payable on policies of fire and other hazard insurance on the premises covered hereby as may be required by Beneficiary in amounts and in a company or companies satisfactory to Beneficiary, Grantor agreeing to deliver promptly to Beneficiary all bills and notices therefor, less all sums already paid therefor divided by the number of months to clapse before I month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by the Beneficiary in trust to pay said ground rents, premiums, taxes and special assessments, before the same become delinquent; and
- (b) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the note secured hereby shall be added together and the aggregate amount thereof shall be paid each month in a single payment to be applied by Beneficiary to the following items in the order set forth: (i) ground rents, if any, taxes, special assessments, fire and other

(ii) interest on the note secured hereby; and

(ii) amortization of the principal of the said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good prior to the due date of the next such payment, constitute an event of default under this Deed of the Uest becadeds of estiblibered of opening the confidence of the

Shaalo May a distance of 7) s feat 3. In the event that any payment, or portion thereof, is not paid within fifteen (15) days from the date of the same is due, Grantor agrees to pay a "late charge" of four cents (4e) for each dollar so overdue, if charged by Beneficiary.

4. If the total of the payments made by Grantor under (a) of the control of the payments made by Grantor under (a) of the control of the payments made by Grantor under (a) of the payments made by Grantor under (a) of the payments made by Grantor under (a) of the payments made by Grantor under (b) of the payments made by Gr Paragraph 2 preceding shall exceed the amount of payments actually made by Beneficiary for ground rents, taxes or assessments, or insurance premiums, as the case may be, such excess, if the loan is current, at the option of the Grantor, shall be credited on subsequent payments to be made by Grantor, or refunded to the Grantor. If, however, the monthly payments made under (a) of paragraph 2 preceding shall not be sufficient to pay ground rents, taxes, and assessments, and insurance premiums, as the case may be, when the same shall become due and payable, then Grantor shall pay to Beneficiary any amount necessary to make up the deficiency on or before the date when payment of such ground with rents, taxes, assessments, or insurance premiums shall be due. If at a supon, water, company, stock, and all rents, assessments and charges hereby, Beneficiary shall, in computing the amount of indebtedness, credit to the account of Grantor any balance remaining in the funds there shall be a default under any of the provisions of this Deed of Trust and thereafter a sale of the premises in accordance with the provisions hereof, or the Beneficiary acquires the property otherwise after default, Beneficiary shall apply, at the time of the commencement of such proceedings, or at the time the property is otherwise acquired, the balance then remaining in the funds accumulated under (a) of paragraph 2 preceding, as a credit against the amount of principal then remaining unpaid under said note.

5. To keep said property in as good order and condition as they now are and not to commit or permit any waste thereof, reasonable wear and tear excepted.

- 6. To complete or restore promptly and in good workmanlike manner any building or improvement which may be constructed, damaged, or destroyed thereon, and pay when due all costs incurred therefor, and, if the loan secured hereby or any part thereof is being obtained for the purpose of financing construction of improvements on said property, Grantor further agrees:
- (a) to commence construction promptly and in any event within 30 days from the date of the commitment of the Department of accordance with plans and specifications satisfactory to Beneficiary,
 - (b) to allow Beneficiary to inspect said property at all times
- (c) to replace any work or materials unsatisfactory to Beneficiary, within fifteen (15) calendar days after written notice from Beneficiary of such fact, which notice may be given to the Grantor by registered mail, sent to his last known address, or by
- (d) that work shall not cease on the construction of such improvements for any reason whatsoever for a period of fifteen (15)

The Trustee, upon presentation to it of an affidavit signed by Beneficiary, setting forth facts showing a default by Grantor under this numbered paragraph, is authorized to accept as true and 3400-03200-01 hereunder/ 40 conclusive all facts and statements therein, and to act thereon

- Fire So the 7.6 Not to remove or demolish any building or improvement Accept thereon, and a Constant of the section of
 - 8. To comply with all laws, ordinances, regulations, covenants, conditions, and restrictions affecting said property. epictus) com our receive herry
 - ρμ.9... To provide and maintain insurance against loss by fire and other hazards, casualties, and contingencies including war damage as may be required from time to time by the Beneficiary in such amounts and for such periods as may be required by the Beneficiary, with loss payable to the Beneficiary and Grantor, as their interests may appear, and to deliver all policies to Beneficiary, which delivery shall constitute an assignment to Beneficiary of all
 - 10. To appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; and should Beneficiary or Trustee elect to also appear in or defend any such action or proceeding, to pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum incurred by Beneficiary or Trustee.
 - for water, appurtenant to or used in connection with said property; to pay, when due, all encumbrances, charges, and liens with interest, on said property or any part thereof, which at any time appear to be prior or superior hereto; to pay all costs, fees, and expenses of this Deed of Trust.
 - 12. To pay immediately and without demand all sums expended hereunder by Beneficiary of Trustee, with interest from date of expenditure at the rate provided on the principal debt, and the repayment thereof shall be secured hereby.
 - 13. To do all acts and make all payments required of Grantor and of the owner of the property to make said note and this Deed

Page 2 of 4 pages

91.102.0

of Trust eligible for insurance by Beneficiary under the provisions of the National Housing Act and amendments thereto, and agrees not to do, or cause or suffer to be done, any act which will void such insurance during the existence of this Deed of Trust.

It is Mutually Agreed that:

- 13. Should Grantor fail to make any payment or to do any act as herein provided, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Grantor and without releasing Grantor from any obligation hereof, may: Make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or (Trustee being authorized to enter upon the property for such purposes; commence, appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee; pay, purchase, contest, or compromise any encumbrance, charge, or lien which in the judgment of either appears to be prior or superior hereto; and in exercising any such powers, incur any liability, expend whatever amounts in its absolute discretion it may deem necessary therefor, including costs of evidence of title, employ counsel, and pay his reasonable fees.
 - 15. Should the property or any part thereof be taken or damaged by reason of any public improvement or condemnation of proceeding; or damaged by fire, or earthquake, or in any other, species manner, Beneficiary shall be entitled to all compensation, awards and other payments or relief therefor, and shall be entitled at itset pas option to commence, appear in, and prosecute in its own name; any action or proceedings, or to make any compromise or settlement, in connection with such taking or damage. All such compensation, etcoup awards, damages, rights of action and proceeds, including the proceeds of any policies of fire and other insurance affecting said | Beneficiary shall also deposit with Trustee this Deed of Trust, the property, are hereby assigned to Beneficiary, who may after deducting therefrom all its expenses, including attorney's fees, release any moneys so received by it or apply the same on any indebtedness secured hereby. Grantor agrees to execute such further assignments of any compensation, award, damage, and rights of action and proceeds as Beneficiary or Trustee may require.
 - 16. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right either to require prompt payment when due of all other sums so secured or to declare default for failure to pay: मार ३६ मृहत् विकास समान पर
 - ie known to be the individual described in and who executed the 17. At any time and from time to time upon written request of Beneficiary, payment of its fees and presentation of this Deed of Trust and the note for endorsement (in case of full reconveyance, for cancellation and retention), without affecting the liability of any person for the payment of the indebtedness Trustee may (a) consent to the making of any map or plat of said property; (b) join in granting any easement or creating any restriction thereon; (c) join in any subordination or other agreement affecting this Deed of wor Trust or the lien or charge thereof; (d) reconvey, without warranty, all or any part of the property.
 - The Grantee in any reconveyance may be described as the qui-merson or persons legally entitled thereto, and the recitals therein of any matters or facts shall be conclusive proof of the truthfulness thereof.
 - at mannel, an Heneffentry besteld 18. As additional security, Grantor hereby assigns to Beneficiary during the continuance of these trusts, all rents, issues, royalties, and profits of the property affected by this Deed of Trust and of any personal property located thereon. Until Grantor shall default in the payment of any indebtedness secured hereby or in the performance of any agreement hereunder, Grantor shall have the right to collect all such rents, issues, royalties, and profits earned prior to default as they become due and payable, of Frence as females named and thereupon the Tingles barein named shall be

- 19. Upon any default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon any take posession of said property or any part thereof, in his own name sue for or otherwise collect such rents, issues and profits, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including reasonable attorney's fces, upon any indebtedness secured hereby, and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default nereunder or invalidate any act done pursuant to such notice.
 - 20. Upon default by Grantor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, or should this Deed and said note not be eligible for insurance under the National Housing Act within the date hereof (written statement of any officer of the Department of Housing and Urban Development or authorized agent of the Secretary of Housing and Urban Development dated subsequent months' time from the date of this Deed of Trust, declining to insure said note and this Deed of Trust, being deemed conclusive proof of such ineligibility), or should the commitment of the Department of Housing and Urban Development to insure this loan cease to be in full force and effect for any reason whatsoever, Beneficiary may declare all sums secured hereby immediately due and payable by delivery to Trustee of written declaration of default and demand for sale, and of written notice of default and of election to cause the property to be sold, which notice Trustee shall cause to be duly filed for record. note and all documents evidencing expenditures secured hereby Notwithstanding the foregoing, this option may not be exercised by the Beneficiary when the ineligibility for insurance under the National Housing Act is due to the Beneficiary's failure to remit the mortgage insurance premium to the Department of Housing and Urban Development.
 - 311, 21. After the lapse of such time as may then be required by law following the recordation of said notice of default, and notice of sale having been given as then required by law, Trustee, without demand on Grantor, shall sell said property at the time and place fixed by it in said notice of sale, either as a whole or in separate parcels, and in such order as it may determine (but subject to any statutory right of Grantor to direct the order in which such property, if consisting of several known lots or parcels, shall be sold), at public auction to the highest bidder for cash in lawful money of the United States, payable at time of sale. Trustee may postpone sale of all or any portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone the sale by public announcement at the time fixed by the preceding postponement. Trustee shall deliver to the purchaser its Deed conveying the property so sold, but without any covenant or warranty, express or implied. The recitals in this Deed of any matters or facts shall be conclusive proof of the truthfulnness thereof. Any person, including Grantor, or Beneficiary, may purchase at the sale. After deducting all costs, fees, and expenses of Trustee and of this trust, including cost of title evidence and reasonable attorney's fees, in connection with sale, Trustee shall apply the proceeds of sale to the payment of all sums expended under the terms hereof not then repaid, with accrued interest at the rate provided on the principal debt; all other sums then secured hereby; and the remainder, if any, to the person or persons legally entitled thereto.
 - 22. Beneficiary may, from time to time, as provided by statute, appoint another Trustee in place and instead of Trustee herein

named, and thereupon the Trustee herein named shall be discharged and Trustee so appointed shall be substituted as Trustee hereunder with the same effect as if originally named Trustee hereinin collect all their toute areas performance it any agreement hereunder. Livabilir shall have the

923.11-This Deed of Trust shall mure to and bind the heirs, un to the legatees, devisees, administrators, executors, successors, and assigns of the parties hereto. All obligations of Grantor hereunder are joint and several. The term "Beneficiary" shall mean the owner and holder, including pleagees, of the note secured hereby, whether or not named as Beneficiary herein.

24.1. Trustee accepts this Trust when this Deed of Trust duly " 24 executed and acknowledged, is made public record as provided by law! Trustee is not obligated to notify any party hereto of pending

Hen Willia Chapper HELEN WALTERS CHAFFEE OF GEHEL WELCOURDS OF Signature of Grantor.

State of Oregon smeatr or receipts and recticition speciests (c) tout County of the manual by the independences frances that the constant (01, the undersigned, (**) Ralphu A. "(Crawford count) Cost and the loss for supply of February, of this (seed of

Many time bud from time to time when writen request in to me known to be the individual described in and who executed the within instrument, and acknowledged that less/she therein mentioned. Fer, the of all other sums so secured or to

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award spaniates are provided and thooses, a required to be used only when note has been paid, connecting any angular as quarter Do not record. To be used only when note has been paid.

o The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, To: Trustee: pers and research makes and combining of representing in together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey; without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder. 15. Shaula the property in any part thereof ha faken or

Dated

Including costs of sylderice at little, campy, coalposts and pay as ambante in fix absorble anserenor if mar designmers sery therefor exercising any such payers, ment on y lability extrend whatever

Mail reconveyance to the action of anhaling action and in onipromise and encomparace, charge, or her which in the powers of Beneficials of Trustet, pays purchase, contest, or proceeding perporting to affect the security bareof or the rights or

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It is Manually Agreed that:

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theh montaire during the extremes plake Deed of Trust. not to dot se chem or select to be done how bet which will cont of the National Hemsing Act and amendations thateto, and agrees, al.Prist, singlet for insurance by Bechalistry upder the provisions

sale under any other Deed of Trust or of any action or proceeding in which Grantor, Beneficiary, or Trustee shall be a party, unless brought by Trustee 1897, 110 in 1100 co. 1898.

25. The term "Deed of Trust," as used herein, shall mean the same as, and be synonymous with, the term "Trust Deed," as used in the laws of Oregon relating to Deeds of Trust and Trust Deeds. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

13 26; 11c As used in this Deed of Trust and in the note, "attorney's fees? shall include attorney's fees; if any, which shall be awarded by an Appellate Court. On the respect to conclude him to the surface of the conclusion of the court of the court

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THE ENGISE WAS AN AUGUST OF THE SIGNATURE OF Grantor. announce except at such time and place of Government and or an or any other control of control of earlier way in the line of States, payable at time of mile, it exice may raint on things northing the arriver relate his receive his rain broken Pile consequence of action and the thereby certify that on this

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free and voluntary act and deed, for the uses and purposes therein mentioned? For (no of all office same as a section of to propose section of the under my hand and official seal the day and year last above written; a very section of the under my hand and official seal the day and year last above written; a very section of the under my hand and official seal the day and year last above written; a very section of the under my hand and official seal the day and year last above written; a very section of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written; a very last of the under my hand and official seal the day and year last above written.

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yl hereby certify that this within Deed of Trust was filed in this office for Record on the o'clock Mand was duly recorded in Book

County, State of Oregon, on Sugaru kylys ike same terrandis and errech-Xan tento, mass and prable is sharped in septem incommit pagtic/cit/ocae\washinen in his outside we she to be anversage Joseph et reonstant autous Feron to the seconder. Refrest Bhin majoration of general as a recovery come appearance has a constraint without Search to the affinition of an expension of the constraint. 19. Updy 20.5, detectif, description of the completion of

DEED OF TRUST RIDER

THE RIDER, DATED THE

8thDAY OF FEBRUARY, 1990

OF TRUST OF EVEN DATE BY AND BETWEEN Helen Walters Chaffee

THE GRANTOR, AND Aspen Title and Escrow, Inc., Trustee

UESTERN BANK, AN OREGON BANKING CORPORATION, THE BENEFICIARY, AS FOLLOWS:

- 1. IN PARACRAPH #1 PAGE #2, THE SENTENCE WHICH READS AS FOLLOWS IS DELETED: PRIVILEGE IS RESERVED TO PAY THE DEBT IN WHOLE, OR IN AN AMOUNT EQUAL TO ONE OR MORE MONTHLY PAYMENTS ON THE PRINCIPAL THAT ARE NEXT DUE ON THE NOTE, ON THE FIRST DAY OF ANY MONTH PRIOR TO MATURITY: PROVIDED, HOWEVER, THAT WRITTEN NOTICE ON AN INTENTION TO EXCERISE SUCH PRIVILEGE IS GIVEN AT LEAST THIRTY (30) DAYS PRIOR TO PREPAYMENT.
- 2. PARAGRAPH # 2 IS AMENDED BY THE ADDITION OF THE FOLLOWING:

"PRIVILEGE IS RESERVED TO PAY THE DEBT, IN WHOLE OR IN PART, ON ANY INSTALLEMENT DUE DATE."

IN WITNESS WHERE OF, Helens Walters Chaffee HAND AND SEAL THE DATE AND YEAR FIRST AFORESAID.

HAS SET HIS/HER

Tunnan

SIGNED, SEALED AND DELIVERED IN THE PRESENCE OF

Managet Free

PAPA

FHA ASSUMPTION POLICY RIDER

NOTICE: THIS RIDER ADDS A PROVISION TO THE INSTRUMENT ALLOWING THE MORTGAGEE TO REQUIRE PAYMENT OF THE NOTE IN FULL UPON TRANSFER OF ALL OR PART OF THE PROPERTY.

This Assumption Policy Rider is made this 8th day of February 19 90 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "instrument") of the same date given by the undersigned (the "Mortgagor") to secure the Mortgagor's Note (the "Note") of the same date to Western Bank, an Oregon Banking Corporation (the "Mortgagee") and covering the property described in the instrument located at: 5323 Shasta Way

Klamath Falls, Oregon 97601

AMENDED COVENANT. In addition to the covenants and agreements made in the Instruments, Mortgagee and Mortgagor further covenant and agree as follows:

The mortgagee shall, if permitted by applicable law and with the prior approval of the Federal Housing Commissioner, or his or her designee, declare all sums secured by this mortgage to be immediately due and payable if all or part of the property is sold or otherwise transferred (other than by devise or descent) to a purchaser or grantee who does not occupy the property as his or her principal or secondary residence, or to a purchaser or grantee who does so occupy the property but whose credit has not been approved in accordance with the requirements of the Commissioner.

	accordance wit	h the require	ments of	the Commissio	ner.	
	IN WITNESS WHEREOF Policy Rider.	the Mortga	gor has e	executed this	Assumption	
	Motion Watter	Land Seal			(Seal)	
	Helen Walters Chaf	Mor/tgagor fee			Mortgagor	
		(Seal)- 1		(Seal)	
		Mortgagor			Mortgagor	
				(Sign Or	iginal Only)	
	STATE OF Oregon	1))ss:			
	COUNTY OF Klama	:h)			
	I, the undersigned certify that on the appeared before me to me known to be the within instrument and sealed the said for the uses and hand and official	Helen Wa the individu pent and ackr no as her purposes the	bruary lters C al descr owledged free an rein men and year	8 1990 haffee ibed in and v that she d voluntary c tioned. Giv last above w	personally who executed signed act and deed en under my ritten.	
STATE OF ORE	GON: COUNTY OF KLAI	MATH: 'ss.	La de la companya de			
Filed for record	at request of	Aspen Title	Co.		the	<u>)th</u> da
of <u>Feb.</u>	A.D. 1990	at 11:30	o'clock	AM and duly	recorded in Vol.	м90
	of	Mortgages	0	n Page <u>2699</u> n Biehn .		
FEE \$33.00			rvery	n Blenn . Oxerlene	County Clerk	
166 433.00	[마리다 문항·대통령 등 사람] - 15일(1.15) (1.15)		are classes Dy si			a section of the section of the first

Return: A.T.C.