VUI <u>IN90 Pagei</u>	့ပပ
requesting payment	
Any products distanced by Lender under this pression is now seen that there are no a Security first cause the Security first cause the Security first cause the Security first cause the Security first cause of distances at the Sure rate and the U.S. myable, with interest, upon motive is at Landau distances of distances at the Sure rate and the U.S. myable, with interest, upon motive is at Landau distances.	aliana Serana
THE STATE OF MICHIGANIA BEARING AND	
- 전문의 [1] [1] 전 [1] [1] [1] [1] [1] [2] [2] [2] [2] [2] [2] [2] [2] [2] [2	
Aller recording please return to: Klamath First Rodomal	in the second
Klamath Falls, OR 97601	Raings.
V. truck on the control of in the 250 and providing of meters and the control	
。我也是 一个一个人,我就是我们的人,我们就没有的人的人的人的人的人的 ,就是我们的人的人的人的人的人,我们就是这个人的人的人的人的人,我们也是这个人的人的人,不	三年の一世ではたり山口
Space Above This Line For Recording Data) (Space Above This Line For Recording Data) Grants the fine of the Figure 1 to be a substitute of the force and it is substitute to the first of	
testronical amaicolately erten in the acquisition. 6. Trescrement and Maintenance of DEED (OE) LRASL er shall as the contract of the Scatter of the Scatter of the Scatter of the Contract of	MANGELS Market
the trought in medically circ. In the acquisition	
THIS DEED OF TRUST ("Security Instrument") is made on the february 15 19:::90 The grantor is Richard J., McDowell and Sandra J., McDowell hashand and Wife ("Will be a limit to a l	
The grantor is Richard J. McDowell and Sandra J. McDowell	trining il
William L. Sisemore: ("Borrower"): The trustee is	
KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION ("Trustee"). The benefic	iary is
under the laws of the United States of America and whose address is	usting
under the laws of the United States And LOAN ASSOCIATION , which is organized and e 540 Main Street, Klamath Falls, OR 9760T and whose address is Borrower owes Lender the principal sum of Forty-eight thousand and no cents————————————————————————————————————	 der").
dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, secured to Lender: (a) the repayment of the debt evidenced by the Note, with interest and all reserved to the security Instruments of the debt evidenced by the Note, with interest and all reserved to the security Instruments of the debt evidenced by the Note, with interest and all reserved to the security Instruments of the debt evidenced by the Note, with interest and all reserved to the security Instruments.	s note
secures to Lender: (a) the repayment of the debt suide and by the security Instru	ii not iment
inounications: (b) the navment of all other and all reflewals, extension	c and :
Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and (d) the repayment of any future advances, with interest thereon is not a part of the security Instrument and (d) the repayment of any future advances, with interest thereon is not a part of the security Instrument and (d) the repayment of any future advances.	f this
paragraph below ("Future Advances") FI ITT ID TO THE METERS INCIDENT, INDICATE TO BOTTOWER by Lender Dursuant	a the
10 Itili reconveyance of the association of the ass	nein-
With interest thereon (shall) he said the said t	Door
lollowing described property located in the second second in the second	tha
secured hereby. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale following described property located in the following described property located in	gon:
	13.5
*See Attachmento "A" housewar shell entrik the hear of take due of mole of the attentive techniques. The the Project of a few which may after broadly overlying a second of the attentive techniques.	្រាក់ វេត្តក្រុ
- Sandang panggang ang kanang makanang panggang panggang panggang panggang panggang panggang panggang panggang	
	Va.
	\$3 % a 3 % o
politiket apply brought a property and with a many that the first the state of the first that the same and th	Sind .
	年 医外线性试验
Bottowers shall have these obligations in the memor provided in paragraphs, of a few hose and are all not appropriately to the paragraphs deep payment along the paragraphs of	ne.
- Bolunica algular programma algara da mayar da lagara da da sa	Street Land
一、1944年8月,1947年1月1日,1947年1月1日,1948年1月1日,1948年1月1日,1948年1月1日,1948年1月1日,1948年1月1日,1948年1月1日,1948年1月1日,1948年1月1日,	网络穿腿 红
a dara dara bahar dara bahar dara dara bahar 1800 dara dara dara dara dara dara dara da	10 10 10
이트를 통해할 수 있습니다. 그는 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은	in Arts to St.
THE TOTAL VALUEUM LAW. MUST ACCREMENTED DOMESTIC	
FECTIVE DATE OF THIS ACT CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NO	HE.
	ENOR
	MUE
amount of the runer area of realistation of the property and carried which we have	
the due dates of the sector dura, shall geographical resultant to the factor of the sector dural poyer and the defendance of the sector dural poyer and the defendance of the France held by Lender is not sufficient to pay the extragalistic sector and all from a sufficient dural poyer the contract sector of the France held by Lender is not sufficient there extracts as seen seed by Lender.	
If the amount of the Funds beid by Leader, ingernet wan we stost a consistent the the sector than the the sector that the consistent the the consistent that the consistent the consistent the consistent that the consistent to be a consistent to be consistent to	
which has the address of 128/4 Hwy. 140 E. Klamath Falls but bost for which a 97603 to the fining war his [Street] is fining and by the fining and his property (Address'); his graph and fining a property (Address'); his graph and fining a fining and before a property (Address'); his graph and fining a fining and before a property (Address'); his graph and fining a fining and before a property (Address'); his graph and fining	
Cregon	
February and with the state of the first between the first of the firs	
nerealier a part of the proporty. All littles nou	or Or
foregoing is referred to in this Security Instrument as the "Bornesta".	the
BORROWER COVENANTS the Party of	
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grand convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrand will defend generally the title to the Property against all claims and defended in the property against all claims and the property against all claims are property against all claims and the property against all claims are property against all claims and the property against all claims are property against all cl	ant
and will defend generally the title to the Property against all claims and demands, subject to any engineering	nts
and will defend generally the that the Property is unencumbered, except for encumbrances of record. Borrower warra and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record THIS, SECURITY, INSTRUMENT, combines, uniform covenants, for national use, and non-uniform covenants will imited variations by jurisdiction to constitute a uniform security instrument covering resolvers.	ra.
limited variations by jurisdiction to constitute a uniform security instrument covering real property.	ith
The principal of and interestant the debugglered by the Mare and any property and interests are most the many than the Mare and any property.	
OBECON, [effect] Clarifornia and Interest, Propagate and Late Charges. Duriques that present the payment and Late Charges and interface tree must the payment and page the payment and interest and interest and the payment and page the paymen	
OREGON—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT	

OBSOCUNIFORM 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 one-twenth of: (a) yearly taxes and assessments which inay 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

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to this Security Instrument. 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 of the Funds held by Lender is not sufficient to pay the escrow hells 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 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.

A Charges: Liens Borrower shall pay all taxes assessments charges fines and impositions attributable to the

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) receipts evidencing the payments. 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 agreement satisfactory to Lender supportuniting the nen 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

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 querty, by Trustice to Bottonick, white the ter Protoce

Published insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. unreasonably withheld 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 ne notice is given DEBYT BYAIMOR VMD FOYM VEROCIVITON
Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

when the notice is given in Elivi 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

6. Preservation and Maintenance of Property; Leascholds: 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 If Borrower fails to perform the

7. Protection of Lender's Rights in the Property; Mortgage Insurance. 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.

ICUL

360 Water 1350 to 1800 and 180

trogsamt

17651-90-06-13971

tional Lagran

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 assigned and shall be paid to Lender.

assigned and shall be paid to Lender.

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.

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 payments 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.

mailing it by first class mail unless applicable law requires use of another method. The notice shall be given by delivering it or by 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 Mote 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 Note are declared to be severable.

Note are declared to be severable.

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 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:

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 reinstate after acceleration and 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, reasonable attorneys' fees and costs of title evidence.

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

to the person or persons legally entitled to it. The person of person of and manage the 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 limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. rouse in Montonier brouging to an appoint

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.

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

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.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement, the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security

Adjustable: Rate: Rider: 11/2005 [T. Condominium Pider: 11/2005] 11/2005 [T. Condominium Pider: 11/2005]
Adjustable Rate Rider Condominium Rider Rider Co
(Proceeding of ther(s) (specify) principle and principle and decrease and process of principles at the control of the control
The Address and compare Hemological Control (Application) and the Address of the Control of the
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security
The state of the s
Telepas from not be sederted to commence burpsequeta user from the films of the films
BOURGE OF THE PROPERTY OF THE PROPERTY PARTY OF RICHARD WINDOWELL ASSESSMENT OF THE PROPERTY O
er berring in the Committee of the Commi
Sandra J. McDowell ——Borrower Then I suggest a private the control private below This Line For Acknowledgment) The control private the control private below This Line For Acknowledgment)
de la companya de la
STATE OF MEDICAL CONTROLLER SECTION OF THE SECTION
before the paints, divided by (b) the four number val S2, the Property Immediately deferent the sum are constraint to the body as a constraint to the sum are constraint to the property of the property of the sum are constraint to the sum are constraint.
iulisa guidant suit tali il dinia la cattan Mungathermus ranga kanada ang ang ang ang ang ang ang ang ang an
。如果你们的原则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
The foregoing instrument was acknowledged before me this. February 15, 1990
by Richard J. McDowell and Sandra J. McDowell
by Michard J. McDowell and Sandra J. McDowell
span have produced the sense of the sense of or produce (person(s) acknowledging) & consultance consultance (sense to the sense of the
insurance regulative in medicance with Borrower soud tends by three agreement of any house of the second insurance is the first of the second may make removable entries agreement of any make the second bloom and their contractions of the second make the second bloom and the s
My Commission expires: 7419 and aneque of a complete of a manual property of the complete of t
It I was a sound the large manages as a comply/ White the second of the second the second second
(SEAL)

Klamath First Federal Savings & Loan Assn This instrument was prepared by...

44770

MTC NO. 22961

EXHIBIT "A" LEGAL DESCRIPTION

All that portion of the SE1/4 of the SW1/4 of Section 15, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, which lies between the Lakeview Highway and the O.C. & E. Railroad right of way, lying West of the following described property:

Starting at the quarter section corner which is common to Section 15 and 22, Township 39 South, Range 10 East of the Willamette Meridian, distance of 562.8 feet along the North-South centerline of Section 15, distance of 562.8 feet along the North-South centerline of Section 15, of heginning, which point of beginning is on the Southerly right-of-way of the Klamath Falls-Lakeview Highway. From this said 187.5 feet along said Southerly right-of-way line of Klamath 187.5 feet along said Southerly right-of-way line of Klamath 216.6 feet to a point on the Northerly right-of-way line of the O.C. feet along said Northerly right-of-way line of the O.C. feet along said Northerly right-of-way line of the O.C. feet along said Northerly right-of-way line of the O.C. feet along said Northerly right-of-way line of the O.C. feet along said Northerly right-of-way line of the O.C. & E. Railroad; thence North Ø degrees 16" West a distance of 116.8 feet to the point of beginning.

Tax Account No: 3910 01500 01700

Key #596741

STATE OF OREGO		
OI OKEGO	N: COUNTY OF	MI ALEATTY
		ALAMAIH: SS.

Filed for record at request of		
of Feb.	Mountain Title co.	
c	A.D., 19 90 at 4:23 o'clock P Mortgages on Pa	M., and duly recorded in Vol. 1900 day
FEE \$28.00		
Ψ20.00	By C	hn County Clerk auce Mullendare
		alutene Wallenda.