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THIS MORTGAGE made this 28th day of September, 1984,
between Lyle Richards & Kathy Richards, Mortgagor,
to CP NATIONAL CORPORATION, a California corporation, (CP National),
Mortgagee, WITNESSETH:

That said Mortgagor having contracted with CP National
for certain weatherization improvements for and in consideration
of the sum of One thousand eight hundred forty three 700 Dollars
(\$ 1843.70), does hereby grant, bargain, sell and convey
unto said Mortgagee, that certain property situated in Klamath
County, State of Oregon, being described as follows, to-wit:

Street Address: 1891 Benson, Klamath Falls

Legal Description:

~~LOT 13, 14, 15, 16 OF Block 29, Mountain View,~~
Winnona Hills, Klamath County, OREGON

lots 21, 22, 23 and 24, Block 29, MOUNTAIN VIEW ADDITION TO THE CITY OF
KLAMATH FALLS, in the County of Klamath, State of Oregon.

This conveyance is intended as a mortgage to secure the
payment of the Mortgagor's obligations under the retail install-
ment contract between CP National and Mortgagor dated Sept. 28,
1984. The date of maturity of the debt secured by this mortgage
is the date upon which the last retail installment contract becomes
due, to-wit: November, 1994.

This mortgage is subject to any and all prior liens, and
encumbrances of record on the above described property but shall
have priority over all other and subsequent liens and encumbrances.

When the Mortgagor shall pay all sums, including principal
and interest, owing to Mortgagee in accordance with the terms of
the aforementioned retail installment contract, this conveyance
shall become void; but in case default shall be made in the pay-
ment of the principal or interest or any part thereof under the
terms of said contract, then the said Mortgagee may foreclose
this mortgage and sell the premises above described with all and
every of the appurtenances or any part thereof, in the manner
prescribed by law, and out of the money arising from such sale,
retain the said principal, interest and actual reasonable costs
of collection as provided in said retail installment contract,
together with the costs and expenses of such foreclosure proceedings
and the sale of the said premises, including reasonable attorneys'
fees, and the surplus, if any, shall be paid over to said Mortgagor
or Mortgagor's heirs or assigns.

WITNESS our hand S this 28th day of Sept., 1984.

Kathy L. Richards
[Signature]

STATE OF OREGON

COUNTY OF KLAMATH

} ss:

The foregoing instrument was acknowledged before me this
28th day of September, 1984, by Lyle & Kathy Richards.
NOTARY PUBLIC FOR OREGON B. W. Phillips My Commission expires 8-30-85

STATE OF OREGON, COUNTY OF KLAMATH; ss.

Filed for record

this 17th day of October, A.D. 1984 at 2:01 o'clock P.M., and

duly recorded in Vol. M84 of Mortgages on 17850

INDEXED

By

EVELYN BISHOP, County Clerk

Fee: \$4.00 Index: \$1.00

Return to: CP NATIONAL, P. O. BOX 310, Klamath Falls, Or 97601
90 MAR 22 AM 11 39 97601
84 OCT 17
REFUSE TO CARRY
LEGAL DESCRIPTION

2nd
5:00

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of CP National the 22nd day
of March A.D., 19 90 at 11:39 o'clock A.M., and duly recorded in Vol. M90,
of Mortgages on Page 5292.

FEE \$10.00

Evelyn Biehn County Clerk

By Paulene Nielsen