19728

PACIFIC POWER & LIGHT COMPANY 920 SW Sixth Avenue

Vol. m90 Page 17776

Form 4161, Rev. 1/86 Pacific Power Page 1 of 2

Portland, OR 97204 HOME INSULATION PROMISSORY NOTE AND MORTGAGE OREGON — WASHINGTON — MONTANA — IDAHO

| Borrowers (Names and Addres | S) L CRIDER | Date: Augu | st 15,1990 | |
|---|---|--|---|--------------------|
| 6110 Madera Klamath Fails OR | 97603 | W.O. # <i>40</i> 0 | -2101043-3 39 -413101-120 | 13 4-4003 9 |
| | DISCLOSUR | E STATEMENT | 1 200 70 | 1 7 005 g |
| ANNUAL PERCENTAGE RATE: The cost of your credit as a yearly rate. You have the right to receive an item your payment schedule will be: | FINANCE CHARGE: The dollar amount 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. \$ 200 In Ido not want an itemization. | |
| Number of Payments | Amount of Payments | When Payments Ar | | |
| | 33.35 | | | 100 |
| 58 | 33,35 | Due on the /S/ | Date: Oct 1st, 1990 | |
| Lato Charges 16 | 32 20 | Cia-Line III | day of each month. | |
| Late Charge: If a payment is late Safe or Transfer: If you sell or other | , you will be charged 4% of | | Spr 15+ 1995 | |

al property, you will have to pay all of the unpaid balance of this loan.

Prepayment: If you pay off early, you will not have to pay a penalty.

Security Interest: You are giving us a security interest in the goods being purchased and in your real property.

See your contract document below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

LOAN PROCEEDS

- · We will loan you the Amount Financed described above so that you can buy insulation goods and services from independent contractors
- You agree to use the insulation goods or services on property that you own or are buying the following Legal Description: ("Insulated Property"). The Insulated Property has SUNSC+ VI mod Clerk · We will give you the loan proceeds after we determine that the installed insulation goods and services comply with our standards. loma

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- You promise to pay the Total of Payments described above to Pacific Power & Light Company at 920 SW 6th Avenue, Portland, Oregon 97204. You agree to pay us in monthly installments beginning on the First Installment Due Date and continuing on the same day of each succeeding
- You may pay us any amount in advance without any penalty.

FAILURE TO MAKE PAYMENTS

- If you fail to make a payment on time, the full unpaid balance will become due even if we do not demand payment.
- . If you fail to pay an amount due under any mortgage, land sale contract, or other encumbrance on the insulated Property, the full unpaid balance
- If you fail to make a payment within lifteen days of the due date, you also agree to pay us a late charge equal to four percent of the late payment.
- · If we use a lawyer to collect this promissory note, you agree to pay us reasonable costs and attorneys' fees (including trial and appellate fees)

SALE OR TRANSFER OF YOUR PROPERTY

- . If any interest or part of the Insulated Property is sold or transferred, you agree to pay us the full unpaid balance.
- You agree to notify us in writing of any sale or transfer of the Insulated Property, whether the sale is voluntary or involuntary. You must send us this notice as soon as you know that the sale or transfer will occur and not later than one week before the expected sale or transfer.
- . The notice must include your name(s), the address of the property, the name of the person(s) to whom the property is being sold or transferred, and the name of any person who is acting as a closing agent for the sale or transfer.
- You are authorizing us to contact any person named in the notice and to require the person to pay us the full unpaid balance of this note. You also are authorizing us to tell that person that he may deduct the amount paid to us from the amount he owes you.

SECURITY INTEREST AND MORTGAGE

- To secure your obligations, you mortgage to us the Insulated Property and the buildings on it.
- We may record this mortgage with the county to place a mortgage lien on the Insulated Property.

MISCELLANEOUS

· Each person who signs this note will be responsible for performing all the obligations in it, even if another person who signs the note does not

Form 4161, Rev. 1/86

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND NOTICE: ANY HOLDER OF THIS CONSUMER CHEUT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OB-DEFENSES WHICH THE DEBTUH COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF, RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS PROMISSORY NOTE. (3) YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY,

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