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Loan #0100442823 NTC #3571.8

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THIS DEED OF T	RUST ("Se	unity Ins	trument")	inade on .	alcedo.	Husband	and Wife	
90. The grantor is	David St.	ICELO	ind Jan		With With	111am L.	Sisemore	
	** ** *************		. ("Borroy	ver j. ineu	USICE IS	(**	Sisemore Trustee"). The	beneficiary is
CLAMATH FIRST FEC	ISTAL HOY	ATCHA D	f Ameri	Cil an	d whose adu	Iress is		
nder the lawn of Ane	Flamath	Falls	Orego	n 97603				., ("Lender").
CLAMATH FIRST FED ader the laws of The 1 2943 S. 6th St. borrower owes Lender th		T	hirty T	12 Thouse	ind and	no/100		
brrower owis Lender in	e principai si	101	ars (11 S. S	32.000.0	10).	This debt is e	videnced by Bo ents, with the fi	prrower's note
	the manual ter 1		("Note")	which prov	rides for mo	onthly payme	ents, with the li	all debt, if not
aid earlier, dut and paya	JJ. OT OCT	ober 5	, 2020				This Securi	ty mistrument
aid earlier, due and paya ecures to Lender: (a) th	w moviell	of the d	cht eviden	and by the h	Note, with i	nterest, and	all renewals, e	acurity of this
ecures to Lender: (a) the podifications; (b) the par	vment of all	other sun	rs, with in	erest, advan	ced under j	paragraph / 1	o protect the s	ument and the
nodifications; (b) the paraseterity instrument; (c)	the perform	ice of B	orrower's o	ovenants and	d agreemen	ts under this	Security list	ursuant to the
Security Instrument; (c) Note: and (d) the repayr	ment of any	uture ad	mces, will	h interest th	ercon, mad	e to Borrow	er by Lender p	's option prior
Note: and (d) the repayr paragraph below ("Futur	e Advances")	FUTUF	E ADVAN	CES. Upon	request to h	Sorrower, Lei	nuer, at Lenuer	ure Advances.
Cill managing and of the	e nanestv sv	10.5	D DOLLOWC	A TITAL BUILDING		しょい ようきょうがくりつ		could notes are
with interest thereon, sha	Il be secure.	by this l)ced of Tru	st when eve	lenced by p	Trustee in th	nist with now	er of sale, the
with interest thereon, sha iecuned hereby. For this following described prop	purpose, Bo	nover i	revocably	grants and o	conveys to	ITUSICC, III I	Co	ounty, Oregon:
following described prop	xaty located	in			an or y t			승규는 가슴을 다 있다.
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Oregon 97503 [Strett] [2p Code] ("Property Address");

TOBETHER WITH all the improvements now or hereafter crected on the property, and all easements, rights, appurtenances, rents, royalties, rimeral, oil and gas rights and profits, water rights and stock and all fixtures now or apportunities, tends, inpartice, inpartice, on and gas rights and pronts, water rights and stock and all instures now of hereafter it part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that E orrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is uncacumbered, except for encumbrances of record. Borrower warrants 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 with limited variations by jurisdiction at constitute a uniform security instrument covering real property.

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14114 UNIFORM COVERANTS. Borros er and Lender covenant and agree as follows 1 ich

1. Puyment of Principal as & Different; Prepayis ent and Late Changes. Borrower shall promptly pay when due the principil 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 Intimates. Subject to a pplicable law or to a written waiver by Lender, Borrower shall pay to Lender un 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 leasehold payments or ground reals on the Property, if any; (c) yearly hazard insurance premiums; and (d) yearly mortgage insurance premiums, if may. 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 mily 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 Funct held by Lender, together with the future monthly payments of Funds payable prior to this Security Instrument. the due dutes of the estrow items, thall 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 necessary to make up the (leftic ency in one or more payments as required by Lender. Upon payment in full of ull 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 puragraphs 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. 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 Borrover makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Horrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) 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 ngreemant satisfactory to Lender subordinating the lien 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. Bo mower 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

All insurance policies and menewuls 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 recipts of paid premiums taid 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 Froperty damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the testonution or repair is not econors cally feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Institument, 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 offerest to settle a claim, then Lenckr 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

Unless Lender and Bot rower otherwise agree in writing, any application of proceeds to principal shall not extend or when the notice is given. 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 durage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security

6. Preservation and Maintensace of Property; Leascholds. Borrower shall not destroy, damage or substantially Instrument immediately prior to the acquisition. 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 If Borrower fails to perform the

fee title shall not merge unless Lender agrees to the merger in writing. 7. Protection of Lender's Rights in the Property; Mortgage Insurance. coveriants 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 Institument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this partigraph 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 Enstrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of distursement is the Nour rate and shall be payable, with interest, upon notice from Lender to Borrower requising payment.

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.

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8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender thall 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 uny condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby issigned 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 juict to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to take an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is liven, Lender is authorized to collect and a pply 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 rostpone 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; Forthearance By Lender Not a Waiver. Extension of the time for payment or 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 commerce proceedings ugainst 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 of Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy whall 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 bein fit 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 Mote: (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, forbein or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Listen Charges. If the load set used by this Socurity Instrument is subject to a law which sets maximum loan charges, and that haw is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan enceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to incluce the charge to the permitted limits, then: (a) 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. Ligislation Allecting Leader'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 parmitted by paragraph 19. If Lender events es this option. Lender shall take the steps specified in the second paragraph of paragraph 17.

14. Notices. Any notice to Eurower provided for in this Security Instrument shall be given by delivering it or by mailing; it by flast class mail unless applicable hav requires use of another method. The notice shall be directed to the 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 iddress static 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. Giverning Law Severability. This Security Instrument shall be governed by federal law and the law of the purisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note 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.

16. Bennower's Copy. Borrover: Stall 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 i be efficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written corsent. Lender may, at its option, require immediate payment in full of all sums is sured by this Security Instrument. How ver, 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, I ender 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 Histrument. If Borrower field (o pay these sums prior to the expiration of this period. Lender may invoke any the nedices permitted by this Security Instrument without further notice or demand on Borrower.

18. Borriwer's Right to Reinstate. If Borrower nicets certain conditions, Borrower shall have the right to have inforcement 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 reinstatione it) before sale of the Property pursuant to any power of sale contained in this Security Instrument; of (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then you'd be due under this Security Instrument and the Note had no acceleration we turned; (b) turns any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Maturned; (b) turns any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Maturned; (b) turns any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Maturned; (b) turns the lim for this Security Instrument. Lender's rights in the Property and Borrower's insomably require to assure that the lim of this Security Instrument shall continue unchanged. Upon reinstatement by Berrower, this Security Instrument and the obligations secure d hereby shall remain fully effective as if no acceleration had us jurned. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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NON-UNUPURM COVEMANTS. Borrower and Lender fun her covenant and agree as follows: 15. Accelution; Renedies, Letter milligive notice to Florrower prior to acceleration following Borrower's Burs th of any cuist sant or agricment in this Security Instrument of them not prior to acceleration under paragraphs 13 and 17 ristess applicable law provides otherwist). The notice shall specify: (a) the default, (b) the action required to cure the the full; first a daily, not less thim 30 days in out the full the notice is given to Borrower, by which the default must be cured; ind (d) that failtine to cure the default of or before the date specified in the notice may result in acceleration of the sums theired by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to that state after un the right to bring a court action to assert the non-existence of a default or any other definse of Borremer to acceluration and male. If the default isnot cured on or before the date specified in the notice, Lender at its option mill require intradiate payment in full of all sums secured by this Security Instrument without further dettand and may invoke the power of sale arel any other renxedies permitted by applicable law. Lender shall be entitled to

tollert all expenses incurred in pursiding the remedies provided in this paragraph 19, including, but not limited to, If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the ter sonable attorneys' fees and costs of the evidence. of turnance of um event of default and of Lervier's election to cause the Property to be sold and shall cause such notice to be

in corded 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 Truster deterinines. Truster may post one sale of all or any parcel of the Property by public announcement at the time and

a lace of any pitaviously scheduled sale. Lerver or its designice may purchase the Property at any sale. Travit shall deliver to the platcher er Trustee's deed conveying the Property without any covenant or warranty. expressed or insplied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made

therein. Trustice shall upply the procet is of the sale in the following order: (a) to all expenses of the sale, including, but not Interest reuses and apply the process of the sale in the ronoring order, the store are entry instrument; and (c) any excess inited to, reusenable Truttee's and interseys' (ces; (b) to all sums secured by this Security Instrument; and (c) any excess 20. Lunder in Possession. Upon receleration under paragraph 19 or abandonment of the Property, Lender (in to the person or persons legally entitled tont.

persuit, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and in collect the rents of the Property including those past due. Any rents collected by Lender or the receiver whall be applied first to sugment of the costs of managrament of the Property and collection of rents, including, but not limited to, leteixer's [ce], premium on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by

21. The councy and t. Upon ray ment of all sums secured by this Security Instrument, Lender shall request Trustee to the Instance and the property and shall summarker this Security Instrument and all notes evidencing debt secured by this Security Instrument the Property and shall summarker this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Hence, Neutre shall recently the Property without warranty and without charge to the person or persons for the antidiation of the second of here the fit person of second attention over

21. Subanitude Trustee. Leaffer may from time to time remove Trustee and appoint a successor trustee to any legally entitibut to in. Such person or persons shall pay any recordation costs. Truster apparent hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title,

power and daties conferred upon Thester bettin and by toplicable law.

23. Lise of Propirty. The Phipen y is not currently used for agricultural, timber or grazing purposes. 34 Attorneys' Free. As Lard in this Security Instrument and in the Note, "attorneys' fees" shall include any

15 Hiders to this Security last matrit. If one of more riders are executed by Borrower and recorded together with attorneys' firs amanded by an app d ale court, this Security instrument, the constants, and agreements of each such rider shall be incorporated into and shall amend and

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2-4 Family Rider

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