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540 Main Street Klamath Falls, OR 97501

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### DEED OF TRUST

 

 September 17

 THIS DEED OF TRUST ('Security Instrument") is made on Delacour

 19.91 The grantor is Fred C. Delacour and Mary 0. Delacour

 Husband and Wife ("Borrower"). The trustee is ("Trustee"). The be

 William L. Sisemore
 ("Trustee"). The be

William L. Sisemore ("Trustee"). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION , which is organized and existing Dollars (U.S. \$...35.000.00....). This debt is evidenced by Borrower's note secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest. and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note; and (d) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances"). FUTURE ADVANCES. Upon request to Borrower, Lender, at Lender's option prior to full reconveyance of the property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are 08. L - A

The Northwesterly 90 feet of Lot 40, FIRST ADDITION TO SUMMERS LANE HOMES, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

그 잘 주말 수 있는 것 것 것 같아요. 한 것 같은 승규가 안 있는 것이다.	화장에서는 관련하는 사람이 있는 것이 없다.	11월21년 11월 11일 - 11일 - 12일	
집 이 이 가격을 잘 벗어야 한다. 이 물건들 일이 집 같아?	ct. #3809-011B	1 A Y A A A Y I I I I I I I I I I I I I I	y #550549
i daga dan sekaran kasa kasa Ac	**************************************	A-04200 KG	Y 7 JUJ47
그는 화장에서는 가슴을 잘 들었다. 그는 것 같은 것 같은 것 같은 유가 누	(	토 사람이 이렇게 한 것 같아요. 한 것	승규는 물건물을 잘 가져야 한 것을 것 같아. 것 같아.
아파 아님 것 그렇게 하는 것이 많이 못했다. 생각한 것	医输出的 医硫酸钙医磷酸过敏酸钾的	▲ 2018년 2018년 1998년 19 1월 1998년 1 1998년 1998년 19 1998년 1998년 19 1998년 1998년 199 1998년 1998년 199 1998년 1998년 199 1998년 1998년 199 1998년 1998년 19 1998년 1998년 19 1998년 1998년 19 1978년 1978년 19 1978년 1978년 1878년 19788년 1978년 1978년 1978년 1978년 1978년 1978년 1978년 1978년 1978년 197	에서 여행에 가지, 이상형 방법, 가격 등 가지 않는 것.
그는 같은 사람들은 것 없는 것으로 말랐을 하는 것 것이 같을 것 같다.	물질이 많은 것을 잘 들었다. 전문이 있는 것	물건 방법이 가 많이 많이 있는 것이 있다.	이 같은 것이 가지만 그렇게 다니는 지난 것이 같다.
그 같은 것은 것을 가지 않는 것을 가지 않는 것을 수 있었다.	美新安徽县 电动力转移 化二乙酸酯 化二	▲ Series 化过程分析 的复数形式 化	다 있는 동생동 물건을 통한 감독이 가격을 들었다.
"这话话,""小说",这是我们看到过少的问题,就是我们的分子,并	동안 수도의 성상을 주셨으면서 모양이다.	1. 他们的话,这时候话,可以不能说。	
요즘 물건 것 같아. 한 것 같은 것 같은 것 같은 것 않았는 것?	化氯化乙酸 建苯基苯基乙酰基 化分子管理	1 중에서 Model 1983년 17 중에 가지 않았다.	전문 소설 등 가장에 대한 것 같아. 나는 것
的过去式和过去分词用的复数形式	· 김 사이의 영국가 이 것이라. 소영자, 아니	· 양성과 정말 1.1 방법이 좋다는 것 같아.	
김 양동생에 걸렸던 것 않겠지? 것이 말감정 좀 있었다. 가슴에도?	좋겠다. 이 주인 문화 나가 많은 물건이	新設設 法定任何 せんがく ふしょうくろう	그렇게 전화되었다. 한 것은 동물을 가 같아 가지 않는 것이 없다.
그는 것이는 길을 못 한 것이다. 이가 전문을 통하는 것을 받았다.	출입물은 말 것을 가지만 가슴 바람정 Ale	홍 중동안 제 이상 S 68 ~~ 제 중 ~~ ~ ~ ? 제 .	그는 물방에 가슴을 가져야 한다. 말을 가지 않는 것 같아?
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그는 그는 그는 것이 잘 모르는 것이 같아? 잘 잘 했다. 그 부탁하는	우 환경에게 많은 것과 승규가 감독하려요.	호 않은 동생 선생상(원)양성(고신)은 두 휴가 -	그는 것이 같은 것이 집에서 한 것이 많이 많이 했다.
그 밤 동네 실상들은 동물의 것과 매가 걸려 줄이었다. 것과 것	한 특별에서 경험한 시간 것 <sup>19</sup> 등 것을 알았다.	화 높이스템 비수영 비가 한 것이다. · · ·	ション・バリカム 白澤 しんしょうしょうか
성원가 비가입니다. 유럽대는 데 비와에 집에 높은 물건값이	에도 관계 영향 12, 20 Mail 20 등 등 20 5	\$P\$1.19\$	이 물건이 있는 것은 것을 많이 많이 많이 많이 했다.
나 다니 다니 나는 것을 같은 것을 하는 것을 수 있을까? 귀엽 귀엽 귀엽?	홍홍 않는 것 것 같아? 그러나 생각하는	* 유럽·전관 같이 많던 것은 것으로 가 같아.	
그 글을 가장한 일 안 한 것 같아요. 한 것을 알 것 같 것 같 것 같아요.	孝赦 승규가 위한하여 동안 하여 다양했다.	홍영(Antion) 그 동양(Antion) - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	그는 것은 가슴에 있는 것을 가장했다. 이 것을 많은 것
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다 말중심지 않지? 한 것님에 동안에 잘 들고 전 가슴이 한다.	한 화 옷을 넣었는 것 같아요. 문화물 문화물 문	홍수는 말에서 가운데서 가지 않는다. 가지?	(2) A set of the se
그 그는 사람은 동물 감기 같은 집안 없는 것이다.	옷을 알았는 것 X 가지 않는 것은 것을 가지 않는	동생님은 왜 이 가지 않는 것이 있다. 가지 ? ·	ほうどうざい しょうほうてい アン・ケー
이 같은 것 같아요. 집에서 한 순요가 가지 말한 것이라고 있어?	방송 45°은 영양 방송 바람 10°은 10°은	같은 말에 있는 것은 가장 4 APP 이 문 가슴을 했다.	
コンション しちかん ふうぎょう しゃがき チャー・カイドル	李玉 とう たたじもう とじゅかうかい		
이 이야기 나 많은 것이 아님께서 많은 것이 많은 것이?	은 활동자를 관고 승규는 것 가격에서 있는	동안 공격을 모양한 것이 있는 것이다.	

"UNDER OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US AFTER THE EFFECTIVE DATE OF THIS ACT CONCERNING LOANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL, FAMILY OR HOJSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE.

福利法律

Klamath Falls [Street] ...... ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all fixtures now or hereafter a 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 Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is ur encumbered, 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 usiform covenants for national use and non-uniform covenants with limited variations by jurisdictio 1 to constitute a uniform security instrument covering real property.

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# UNIFORM COVENANTI E OTTOWER and Londer 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. Funds for Taxes and Insurance. Subject to applicable law of 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 taxts and assessments which may 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

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 hoiting 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, Len ler 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 t te Punds was made. The Funds are pledged as additional security for the sums secured by

If the amount of the Funt's held by Lender, tagether with the future monthly payments of Funds payable prior to the due dates of the escrow items shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the arrount required to pay the escrow items when due, the excess shall exceed the escrew items are the escrew items when due, the excess shall escrew items are the escrew items are at Borrower's option, either proniptly repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Len ler is not sufficient to pay the escrow items 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 al suns secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If und r paragraph 19 the Property is sold of 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 3. Application of Paymen's. 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 un der paragraph 2; fourth, to interest due; and last, to principal due.

4. Charges; Liens. Borrewer 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 pe son 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 receipts evidencing the payments.

Borrower 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 inforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien or forfeiture of any rart of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender sul ordinating 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. 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

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. All insurance policies and renewals snall de acceptadie to Lender and snall include a statidate mortgage chause. 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

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 the payments. If

under paragraph 19 the Property is acquired by Lender, Botrower'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 Instrument immediately prior to the acq lisition.

6. Preservation and Maintenant e of Property; Leastholds. 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 agiees to the merger in writing.

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 re isonable attorneys' fires and entering on the Property to make repairs. Although

Lender may take action under this paragrt ph 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, apon notice from Lender to Borrower

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If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument. Borrower shall pay the premium required to maint in 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 (r 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 any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby 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 mult plied 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 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 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 lo n 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 pripayment 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 menforceable according to its terms, Lender, at its option, may require immediate payment is 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.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law 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 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; Severibility. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property's 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. 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 (cr 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 Instrumer t. 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 rein tatement) 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 involter 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 ind 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.

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## NON UNIFORM COVENINTS. Borrower and Lender further covenant and agree as follows:

19. Acceleration; Rettedks, Lender that 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 of service). 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 Inst unent 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 impediate 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 at d 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 ceed 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

20. Lender in Possession. Upon acceleration under paragraph 19 or abandonment of the Property, Lender (in 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 bends and reasonable attorneys' fees, and then to the sums secured by

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 covinants 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 Instrument. [Check applicable bo t(es)]

Adjustable Rate Rider

Graduated Payment Rider

Other(s) [specify]

Condominium Rider

2-4 Family Rider

18710

Planned Unit Development Rider

By SIGNING BELOW. Botrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) exe suted by Borrower and recorded with it.

Fred C. Delacour (Seal) Fred C. Delacour (Seal) Mary O. Delacour (Seal) Mary O. Delacour (Seal) Space Below This Line For Acknowledgment OREGON STATE OF COUNTY OF KLAMATH Section 4 by ..... Fred C. Delacour and Mary O. Delacour (date) (person(s) acknowledging) OFFICIAL SEAL TAGE V. CHANDLES NOTATY PUBLIC OREGON COMMISSION NO. 000112 INISION EXPINIS JULY 06, 150 My Commission expires: 7-6-94 (SEAL) Notary Public 44770



## STATE OF OREGON: COUNTY OF KLAMATH: 55.

Service and the service of the servi

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	이상에서 20년 일 수요 전망이었다. 신경에서 이용 영국에서 전망이	가 같은 것은 것을 가지요. 같은 것은 것은 것을 들었다.				[ 같은 말 들었다]	전 공항을 가려.		
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