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MTC #28237 . KR.

#090-04-14776

After recording please return to: Klamath First Federal Savings & Loan Assn. 540 Main Street Klamath Falls, OR 97601

[Space Above This Line For Recording Data]

DEED OF TRUST

1992 The grantor is <u>Robert</u> Charles Watson and Theodosis Dil	
HUSDAND AND WITE AND WITE AND	
Husband and Wife ("Borrower"). The trustee is ("Torower"). The trustee is ("Torower"). The trustee is ("Torower").	
KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION ("Trustee") The bandiana	
William L. Sistemore ("Borrower"). The trustee is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION ("Trustee"). The beneficiary is under the laws of the United States of America , which is organized and existing 540 Main Street, Klamath Falls, OR 97601 Borrower owes Lender the principal sum of Eighty one thousand two hundred dollar ("Lender").	
Borrower owes Lender the principal sum of Eighty one thousand two hundred dollars ("Lender").	
and No/100 Dollars (U.S. \$.81,200,00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not secures to Lender: (a) the reserved to the secure of the reserved to	
secures to Lender: (a) the commence of 2022	
secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and Security Instrument; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Note; and (d) the renaiment of security for the security of this security instrument.	
Security Instrument; (c) the performance of Borrower's covenants and agreements under this Security Instrument (c) the performance of Borrower's covenants and agreements under this Security Instrument and the paragraph below ("Euline Advances,"). Elvine advances, with interest thereon, made to Borrower bedow the security Instrument and the	
paragraph below ("European All or any Infure advances, with interest thereon, made to Borrows built instrument and the	
paragraph below ("Future Advances"). FUTURE ADVANCES. Upon request to Borrower by Lender pursuant to the to full reconveyance of the property by Trustee to Borrower, may make Future Advances to Borrower, Lender, at Lender's option prior with interest thereon, shall be available to Borrower, may make Future Advances to Borrower.	
to full reconveyance of the property by Trustee to Borrower, may make Future Advances to Borrower. Lender, at Lender's option prior with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are following described property loorder irrevocably grants and conveys to Trustee in trust with with the secured by the secured is a secured in the secured is a secured in the secured in the secured is a secured in the secured in the secured is a secured in the secured in the secured is a secured in the secured in the secured is a secured in the secured in the secured in the secured is a secured in the secured in the secured is a secured in the secured in the secured in the secured is a secured in the secured in the secured in the secured is a secured in the secured in the secured in the secured is a secured in the secured	
secured hereby. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the	•
Klamath Klamath	

Lamath County, Oregon:

Lot 11 in Block 3 of TRACT No. 1155, TWIN RIVER VIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Account No. 3407 035B0 02400 Key No. 205664

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"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 HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE."

which has the address of <u>C³⁹⁶³B</u> Spring Trail Ct. Chiloquin

Oregon 97624

...... ("Property Address"); [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all casements, 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 Sccurity 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 unencumbered, 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 to constitute a uniform security instrument covering real property.

OREGON-Single Family-FNMA/FHLMC UNIFORM INSTRUMENT

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 der on the day monthly asymptotic and down der the Note worth the Note in order to the day

4. Funus for Laxes and insurance. Subject to applicable law of to a written waiver by tender, borrower sharp any 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 takes and assessments which may attain priority over this occurry 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 date and reasonable estimate of state economic temp.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or basis of current data and reasonable estimate; of future escrow items. 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 may not charge for nothing and applying the r unus, analyzing the account of verifying the escrow noting and applicable law permits Lender to make such a charge. Borrower and Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. 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 shan give to Dorrower, without enarge, an ennual accounting of the Funds showing creats and deous 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 the Security Instrument

If the amount of the Funds held by Lender, together with the future monthly payments of Funds payable prior to 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 not the secret items when due Borrower shall not to Lender on this Security Instrument.

amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower inde held by Lender. If under note that to be Deservice addresses and the Deservice addresses amount of the runus here of Lender is her sumchan to pay the escrow items when due, bor amount necessary to make up the deficiency in one or more payments as required by Lender. 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 Benerity or its conviction by Lender on Funds held by Lender at the time of

any runds field by Lender. If under paragraph 19 the Property is sold or acquired by Lender, Lender shall apply, no later that 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 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. 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.

requery which may attain priority over this security instrument, and reasonou payments of ground tents, it any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall not them on time directly to the person used payment. Borrower shall promptly furnish to Lender all notices of amounts but own shall pay these ourganous in the manner provided in paragraph 2, or it not pard in that manner, but own 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 to Lender pay them on time unecuty to the person owen payment. Dorrower shall promptly turnish to Lenger an nonces of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender preside avidancing the payments

s 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 receipts evidencing the payments.

agrees in writing to the payment of the congation secured by the neu in a manner acceptable to Lender; to) 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 and the new oy, or actends against enforcement or the new in, legal procedungs which in the Lender's optimon operate to prevent the enforcement of the lien of forfeiture of any part of the Property; or (c) secures from the holder of the lien an arresement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of agreement 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 many attain priority area the Country Instrument. If Lender determines that any part of agreement satisfactory to Lender subgruinating the nen to this security instrument. It 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 that exists the lien back of the state of the existence of the exists at forth above within 10 date 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 finsured 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 of the giving of notice.

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.

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender Lenger shan have the right to hold the policies and renewals. It Lenger requires, borrower shan promptly give to Lenger all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance prefer and Lender. Lender may make proof of loss if not made accountly by Decrement unreasonably withheld.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair an receipts of paid premiums and renewal nonces. In the event of loss, borrower shan carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the

of the property damaged, it the remotation of repair is economically leasible and Lender's security is not ressened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sume secured by this Security Instrument, whether or not then due with any avers paid to Bereauer IF 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 Londer that the insurance proceeds shall be applied to use sums secured by uns security instrument, whether or not men due, with any excess paid to borrower. In 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 Borrower abandons the Property, or does not answer within 30 days a house 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 not then due. The 30-day period will been the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given

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 Borrower's right to any insurance policies and proceeds resulting

positione the due date of the monthly payments relenced to in paragraphs 1 and 2 of 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 domagn to the Property prior to the acquisition shall not to Lender to the extent of the sume secured by the Sconting unuer paragraph 17 the riopenty is acquired by Lenger, borrower's right to any insurance poncies 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 acquisition 6. Preservation and Maintenance of Property; Leaseholds. 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 fee title shall not merror unless I and a correct to the mercor in writing 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. covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect. I noder's rights in the Property (such as a proceeding in bankruptar probate for condemnation or to autora laws or 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. Londer continue may include nating any sums secured by a lien which has priority over this Security

in the Property. Lender's actions may include paying any sums secured by a lien, which has priority over this Security 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 resconsbluattorneys fees and entering on the Property to make repair. Although in the rioperty. Lenger's actions may include paying any sums secured by a new when has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although I ender may take action under this paragraph 7. Under does not have to do so

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Lender may take action under this paragraph 7, Lender does not have to do so. Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of dichursement at the Note rate and shall be payable with interest upon notice from Londer to Borrower Security instrument. Onless porrower and Lender agree to other terms of payment, these amounts shart ocal interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower

requesting 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.

8. Inspection. Lender of 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 tlue, 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 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 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

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 iddress 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 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.

 Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
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.

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NON UNIFORM CONVENANTS. 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 any covenant or agreement in this occurry insurancin (on not prior to acceleration under paragraphs 15 and 17 unces appreciate law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less have 20 down from the details retrigited to the Remark have black to be found to that follows to accept default law provides otherwise). The notice shall specify: (a) the default, (b) the action required to cure the default, (c) a tale, not ress 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 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 that a balance the date constitution of the summer control by this Constitution of the summer control by the summer control than budays from the date the notice is given to be frower, by which the netault must be cured; and (a) that railine 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 Property and the table to be the result of the secure of the notice shall further inform Property and the table to be the result of the secure of the notice shall further inform Property and the secure of the result of the secure of on or before the date spectried in the nonce 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 involter defense of Borrower to acceleration and cale. If the default is not cired of the property. The nonce shall further more borrower of the right to reinstate after acceleration and the right to oring a count action to assert the non-existence of a default of any other defense of Borrower to acceleration and sale. If the default is not cured and as before the data specified in the action. I adde at its action and counts immediate notionant in full of all sums is account by action to assert the non-existence of a default of any other defense of borrower to acceleration and sale. If the default is not cared on or before the date specified in the notice. Leider at its option may require immediate payment in full of all sums secured by on or before the usite spectricum the nonce, Lender at its option may require infine trace payment in run or an sums secured by applicable this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable to the security how the shear sheat because the instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable to the security how the security how the security in the security instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable to the security how the security how the security how the security instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable to the security instrument. this Security instrument without turner demand and may invoke the power of sale and any other reflectives pertinded by appreciate law. Lender shall be entitled to collect all expenses incurred in pursiting the reflective provided in this paragraph 19, including.

Influence in, reasonable anometys new and costs of the evidence. If Lender invokes the power of sale. Lender shall execute or cause Trustee to execute a written notice of the occurrence want of default and of Lender's election to cause the Property to be cold and shall ensue such notice to be conducted in order. but not limited to, reasonable attorneys' fees uid costs of title evidence. 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

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 outly in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law. After the time required by applicable law, Trustee, applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, and under the bishert dependence and under the bishert dependence. applicable law to Borrower and to other persons presented 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 of more parcels and in any order. This tee determines. This tee may not possible to the sale of the terms designated in the notice of sale in one of more parcels and in any order. without using on porrower, shall sen the riopenty at puone auction to the highest project 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 entry present of the property by public appropriate the time and place of any previously robothled whether to be a property of the time and place of any previously robothled whether to be a property of the time and place of any previously robothled whether to be an or previously robothled whether to be an or previously robothled whether to be an or previously robothled whether the time and place of any previously robothled whether to be an or previously robothled whether the time and place of any previously robothled whether to be an or previously robothled whether to be an or previously robothled whether the time and place of any previously robothled whether to be an or previously robothled whether the time and place of any previously robothled whether the time and place of any previously robothled whether the time and place of any previously robothled whether to be an or previously robothled whether the time and place of any previously robothled whether to be an or previously robothled wh all or any parcel of the property by public announcement at the time and place of any previously scheduled sale. Lender or its

the may purchase the property at any site. Trustee shall deliver to the purchaser [Trustee's deed conveying the Property without any covenant or warranty, expressed and The print in the Trustee's deed that the state of the truth of the truth of the state of the state of the truth of the state of the state of the truth of the state of the truth of the state of the truth of the state of the state of the state of the truth of the state of the sta or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall designee may purchase the Property at any sile or implied. The recitais in the Trustee's deed shall be prima facte evidence of the function measurements indue uncreased and the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's 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 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 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 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 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 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 apply the proceeds of the sale in the following order: (a) to all expenses to the person or persons legally entitled to the person of the sale of the sale

appry the proceeds of the sale in the following order, (a) to an expenses of the sale, including, our normalice or, reasonable r 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 agein of by judicianty appointed receiver) Stran of entities to enter upon, take possession of and manage the Property and to concert 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 pasts of management of the Property and collection of control including, but not limited to receiver a feature including to the past of the pasts of management of the Property and the past of the pasts of management of the property and to the past of the pasts of the pasts of management of the property and the past of the pasts of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on

of the costs of management of the r operty and concerton of rears, mending, but not mined to, receiver receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument. rs oonds and reasonable attorneys tees, and then to the sums secured by this Security Instrument. Lender shall request Trustee to **21. Reconveyance.** Upon payment of all sums secured by this Security Instrument. Lender shall request Trustee to **21. Acconveyance.** Open payment of an sums secured of this Security Instrument, Lenger 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 to the parton becally entitled to it form reconvey the Property and shall sufficient this security instrument and an notes evidencing deal secured by this security. Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it for a fee of not less than \$5.00. Such person or persons shall pay any recordation costs.

ot less man 55.00. Such person or persons shan pay any recordation costs. 22. Substitute Trustee. Lender hay from time to time remove Trustee and appoint a successor trustee to any Trustee 22. Substitute Trustee. Lenger may nom 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

23. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes. 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 conferred upon Trustee herein and by applicable law.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this 25. KIGERS to this becurity instrument. If one or more notes are executed by borrower and recorded together with this Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement enants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument. [Check awarded by an appellate court.

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Condominium Kuci	
- A Unit Development Rider	
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and to the terms and Covenants contained in	1
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and recorded with the (Seal)	
L - Charles Martin Derrower	
Robert Charles . n. 6 /1 a Mar	
FI K(-UMU) (Seai)	
Autoatua . Borrower	
Theodosia Rike-Watson	
Income Below This Line For Acknowledgment	
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Notary runne	(yel
評估 방화 생활했다. 않고 않는 것 이렇는 눈망을 지금 것이지 않는 것이 있는 것이지 않는 것이 같은 것이다.	
A Loan Assn.	
Trath First Federal Savings	
	Condominium Rider Planned Unit Development Rider accepts and agrees to the terms and Covenants contained in this Security Instrument and recorded with it. Robert Charles Watson - Borrower Robert Charles Watson - Borrower [Space Below This Line For Acknowledgment] SS: SS: 26th. dayofAugust+1992

Klamath

This instrument was prepared by



STATE OF OREGON: COUNTY OF KLAMATH: 55.

in Su

		요즘의 성관 위험	Mountain	Title Co.	the2	bth	_ day
Filed	for record at reque	St OI	at2:00	o'clock P_M., and duly	recorded in Vol	. <u>M92</u>	•
x	Aug.	A.D., 19 _24 of	Mortgages	on Pape 1943.	 •		신청
		01	Like	Erralin Biohn	County Clerk		
			지 말을 물건을 다	By <u>Ociulans</u>	Muler	An	<u></u>
FEE	\$30.00			철민들은 도도를 했다.	승규는 것이라.		
		동일수입관계	걸 길을 즐었는 것	성 방송에 관습하는 것이 같은 것 같은 것을 가 같은 것을 못했다. 이 사람이 가 있는 것에서 한 것을 것 같은 것을 것 같이 같이 없다. 것을 것 같은 것을 것 같은 것을 것 같은 것을 것 같은 것을 것 같이 한			34 N
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			영 영 가격 유지님	소리는 것이라면 의가를 많을 것을 가입니다. 이라는 것이라는 것은 것을 것을 가지 않는	· 홍영 소리 전 말 같 :		
		알려 잘 못 알았는 것을 물었다.	条 被法法撤销		24 성원은 일		
			알 옷 옷 옷 있는 !				
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		요즘 전환을 가지? 물		방법 귀엽 같은 것이라.			
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		한 것을 수 있는 것을 물었다.		가지 그 나는 이상에 가는 것이라. 가지는 것이라. 기산에, 도면 성장, 네가지 그 것이라. 등 것이다.			
相合法	[] [] [] [] [] [] [] [] [] [] [] [] [] [と 認知で 数の わ	신 사람 전에 방법을 즐고려도 같이 하는 것을 했다. 이 사람이 공연 방법을 수 있는 것을 수 있는 것을 통해.			
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$\mathcal{F}(\mathcal{R}) \to \mathcal{F}$	(1997년) 2014년 11월 21일	김가 감독의 것 않았으며 [1]			自己支持的复数形式	and the second sec	-