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RECORDATION REQUESTED BY: First Interstate Bank of Oregon, N.A. 2809 S. SIXTH ST. P.O. BOX 238 KLAMATH FALLS, OR 97601

WHEN RECORDED MAIL TO: First Interstate Bank of Oregon, N.A. 2809 S. SIXTH ST. P.O. BOX 238 KLAMATH FALLS, OR 97601

SEND TAX NOTICES TO: RONALD C. BROWN 7685 LOST RIVER RD KLAMATH FALLS, OR 97603

10,0

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

Volma 2 Page 28190

MORTGAGE

THIS MORTGAGE IS DATED NOVEMBER 20, 1992, between RONALD C. BROWN, HUSBAND & WIFE, whose address is 7685 LOST RIVER RD, KLAMATH FALLS, OR 97603 (referred to below as "Grantor"); and First Interstate Bank of Oregon, N.A., whose address is 2809 S. SIXTH ST., P.O. BOX 238, KLAMATH FALLS, OR 97601 (referred to below as "Lender").

GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages and conveys to Lender all of Grantor's right, title, and interest in and to the following described real property, together with all existing or subsequently erected or affixed buildings, improvements and fixtures; all easements, rights of way, and appurtenances; all water, water rights, watercourses and dich rights (including stock in utilities with ditch or irrigation rights); and all other rights, royalties, and profits relating to the real property, including without limitation all minerals, oil, gas, geothermal and similar matters, located in KLAMATH County, State of Oregon (the "Real Property"):

LOT 5 IN BLOCK 3 OF RIVER RANCH ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

The Real Property or its address is commonly known as 7685 LOST RIVER RD, KLAMATH FALLS, OR 97603.

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property and all Rents from the Property. In addition, Grantor grants to Lender a Uniform Commercial Code security interest in the Personal Property and Rents.

DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage shall have the meanings attributed to such terms in the Oregon Uniform Commercial Code.

Existing Indebtedness. The words "Existing Indebtedness" mean the indebtedness described below in the Existing Indebtedness section of this Mortgage.

Grantor. The word "Grantor" means RONALD C. BROWN. The Grantor is the mortgagor under this Mortgage.

Guarantor. The word "Guarantor" means and includes without limitation each and all of the guarantors, sureties, and accommodation parties in connection with the Indebtedness.

Indebtedness. The word "Indebtedness" means all principal and interest payable under the Note and any amounts expended or advanced by Lender to discharge obligations of Grantor or expenses incurred by Lender to enforce obligations of Grantor under this Mortgage, together with interest on such amounts as provided in this Mortgage.

Note. The word "Note" means the promissory note or credit agreement dated November 20, 1992, in the original principal amount of \$32,250.00 from Grantor to Lender, together with all renewals of, extensions of, modifications of, refinancings of, consolidations of, and substitutions for the promissory note or agreement. The maturity date of this Mortgage is November 25, 2007. The rate of interest on the Note is subject to indexing, adjustment, renewal, or renegotiation.

Personal Property. The words "Personal Property" mean all equipment, fixtures, and other articles of personal property now or hereafter owned by Grantor, and now or hereafter attached or affixed to the Real Property; together with all accessions, parts, and additions to, all replacements of, and all substitutions for, any of such property; and together with all proceeds (including without limitation all insurance proceeds and refunds of premiums) from any sale or other disposition of the Property.

Property. The word "Property" means collectively the Real Property and the Personal Property.

Real Property. The words "Real Property" mean the property, interests and rights described above in the "Grant of Mortgage" section.

Rents. The word "Rents" means all present and future rents, revenues, income, issues, royalties, profits, and other benefits derived from the Property.

THIS MORTGAGE, INCLUDING THE ASSIGNMENT OF RENTS AND THE SECURITY INTEREST IN THE RENTS AND PERSONAL PROPERTY, IS GIVEN TO SECURE (1) PAYMENT OF THE INDEBTEDNESS AND (2) PERFORMANCE OF ALL OBLIGATIONS OF GRANTOR UNDER THIS MORTGAGE. THIS MORTGAGE IS GIVEN AND ACCEPTED ON THE FOLLOWING TERMS:

PAYMENT AND PERFORMANCE. Except as otherwise provided in this Mortgage, Grantor shall pay to Lender all amounts secured by this Mortgage as they become due, and shall strictly perform all of Grantor's obligations under this Mortgage.

POSSESSION AND MAINTENANCE OF THE PROPERTY. Grantor agrees that Grantor's possession and use of the Property shall be governed by the following provisions:

Possession and Use. Until in default, Grantor may remain in possession and control of and operate and manage the Real Property and collect the Rents. THIS INSTRUMENT WILL NOT ALLOW USE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT IN VIOLATION OF APPLICABLE LAND USE LAWS AND REGULATIONS. BEFORE SIGNING OR ACCEPTING THIS INSTRUMENT, THE PERSON ACQUIRING FEE

MORTGAGE (Continued)



TITLE TO THE PROPERTY SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED

Duty to Maintain. Grantor shall maintain the Property in tenantable condition and promptly perform all repairs, replacements, and maintenance

Nulsance, Waste. Grantor shall not cause, conduct or permit any nuisance nor commit, permit, or suffer any stripping of or waste on or to the Property or any portion of the Property. Specifically without limitation, Grantor will not remove, or grant to any other party the right to remove, any timber, minerals (including oil and gas), soil, gravel or rock products without the prior written consent of Lender.

DUE ON SALE - CONSENT BY LENDER. Lender may, at its option, declare immediately due and payable all sums secured by this Mortgage upon the sale or transfer, without the Lender's prior written consent, of all or any part of the Real Property, or any interest in the Real Property. A "sale or transfer" means the conveyance of real property or any right, title or interest therein; whether legal or equitable; whether voluntary or involuntary involuntary involuntary or transfer of any beneficial interest in or to any land trust holding title to the Real Property, or by any other method of conveyance of real property interest. If any Grantor is a corporation or partnership, transfer also includes any change in ownership of lease-option contract, or by sale, assignment, or transfer of any beneficial interest in or to any land trust holding tille to the Real Property, or by any other method of conveyance of real property interest. If any Grantor is a corporation or partnership, transfer also includes any change in ownership of exercised by Lender if such exercise is prohibited by federal law or by Oregon law. TAXES AND LIENS. The following provisions relating to the taxes and liens on the Property are a part of this Mortgage.

Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges Payment. Grantor shall pay when due (and in all events prior to delinquency) all taxes, payroll taxes, special taxes, assessments, water charges and sewer service charges levied against or on account of the Property, and shall pay when due all claims for work done on or for services rendered or material furnished to the Property. Grantor shall maintain the Property free of all liens having priority over or equal to the interest of except as otherwise provided in the following paragraph.

PROPERTY DAMAGE INSURANCE. The following provisions relating to insuring the Property are a part of this Mortgage. Maintenance of Insurance. Grantor shall procure and maintain policies of fire insurance with standard extended coverage endorsements on a

replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any replacement basis for the full insurable value covering all improvements on the Real Property in an amount sufficient to avoid application of any coinsurance clause, and with a standard mortgagee clause in favor of Lender. Policies shall be written by such insurance companies and in such form as may be reasonably acceptable to Lender. Grantor shall deliver to Lender certificates of coverage from each insurer containing a stigulation that coverage will not be cancelled or diminished without a minimum of ten (10) davel prior written notice to Lender. stipulation that coverage will not be cancelled or diminished without a minimum of ten (10) days' prior written notice to Lender.

Application of Proceeds. Grantor shall promptly notify Lender of any loss or damage to the Property. Lender may make proof of loss if Grantor table to do so within fitteen (15) down of the convolute. Mitether or not i condots convict is imposed in a state and a solution of the convolute interview.

Application of Proceeds. Grantor shall promptly notity Lender of any loss or damage to the Property. Lender may make proof or loss it Grantor fails to do so within fitteen (15) days of the casualty. Whether or not Lender's security is impaired, Lender may, at its election, apply the proceeds to the reduction of the Indebtedness, payment of any lien affecting the Property, or the restoration and repair of the Property. EXPENDITURES BY LENDER. If Grantor fails to comply with any provision of this Mortgage, including any obligation to maintain Existing Indebtedness

EXPENDITURES BY LENDER. It Grantor tails to comply with any provision of this mortgage, including any obligation to maintain existing indeptedness in good standing as required below, or if any action or proceeding is commenced that would materially affect Lender's interests in the Property, Lender on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate obstrand under the Note from the date instruct of paid by Londer to the date of repayment by Grantor. All such expenses at on Grantor's behalf may, but shall not be required to, take any action that Lender deems appropriate. Any amount that Lender expends in so doing will bear interest at the rate charged under the Note from the date incurred or paid by Lender to the date of repayment by Grantor. All such expenses, at Lender's option, will (a) be payable on demand, (b) be added to the balance of the Note and be apportioned among and be payable with any installment payments to become due during either (i) the term of any applicable insurance policy or (ii) the remaining term of the Note, or (c) be trated as a balloon payment which will be due and payable at the Note's maturity. This Mortgage also will secure payment of these amounts. The Any such action by Lender shall not be construed as curing the default so as to bar Lender from any remedy that it otherwise would have had.

WARRANTY; DEFENSE OF TITLE. The following provisions relating to ownership of the Property are a part of this Mortgage.

Title. Grantor warrants that: (a) Grantor holds good and marketable title of record to the Property in fee simple, tree and clear of all liens and encumbrances other than those set forth in the Real Property description or in the Existing Indebtedness section below or in any title insurance policy, title report, or final title opinion issued in favor of, and accepted by, Lender in connection with this Mortgage, and (b) Grantor has the full and the full of th

Defense of Title. Subject to the exception in the paragraph above, Grantor warrants and will forever defend the title to the Property against the EXISTING INDEBTEDNESS. The following provisions concerning existing indebtedness (the "Existing indebtedness") are a part of this Mortgage.

Existing Lien. The lien of this Mortgage securing the Indebtedness may be secondary and inferior to the lien securing payment of an existing obligation with an account number of 2953339 to PHH U.S. MORTGAGE CORP. The existing obligation has a current principal balance of payment of, the Existing Indebtedness and to prevent any default on such indebtedness, any default under the instruments evidencing such indebtedness. Default. If the payment of any installment of principal or any interest on the Existing Indebtedness is not made within the time required by the note

Default. If the payment of any installment of principal or any interest on the Existing Indebtedness is not made within the time required by the note evidencing such indebtedness, or should a default occur under the instrument securing such indebtedness and not be cured during any applicable grace period therein, then, at the option of Lender, the Indebtedness secured by this Mortgage shall be in default. DEFAULT. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Mortgage:

Default on Indebtedness. Failure of Grantor to make any payment when due on the Indebtedness

Compliance Default. Failure of Grantor to comply with any other term, obligation, covenant, or condition contained in this Mortgage, the Note, or

Insolvency. The insolvency of Grantor, appointment of a receiver for any part of Grantor's property, any assignment for the benefit of creditors, the commencement of any proceeding under any bankruptcy or insolvency laws by or against Grantor, or the dissolution or termination of Grantor's existence as a going business (if Grantor is a business). Except to the extent prohibited by federal law or Oregon law, the death of Grantor (if Grantor is an individual) also shall constitute an Event of Default under this Mortgage. Events Affecting Guarantor. Any of the preceding events occurs with respect to any Guarantor of any of the indebtedness or such Guarantor

Insecurity. Lender in good faith deems itself insecure.

Existing indebtedness. Default of Grantor under any Existing Indebtedness or under any instrument on the Property securing any Existing

Int=20-1992 MORTGAGE (Continued) Page 3 Indebtedness, or convencement of any suit or other action to foredose any existing lien on the Property. Indebtedness, or convencement of any suit or other action to foredose any existing lien on the Property. Indebtedness, concentrement of any suit or other action to foredose any existing lien on the Property. Indebtedness, Lender, all any other rights or remained provided by law: Accelerate Indebtedness, Lender shall have the right at is option without notes to Grantor to declare the entire Indebtedness immodiately due and payable, including any prepayment penalty which Grantor would be required to pay. UCC Remediaes provided by law: Accelerate Indebtedness, Londer may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property. Nonjudicial Sale. Item indebtedness immodiately due to grantor is interest in all or any part of the Property. Nonjudicial Sale. Item indebtedness immodiately due to grantor is interest in all or any part of the Property. Nonjudicial Sale. Item indebtedness immodiately due to grantor is interest in all or any part of the Property. Nonjudicial Sale. Item indebtedness immodiately due to grantor is interest in all or any part of the Property. Nonjudicial Sale. Item indebtedness immodiately due to grantor is interest in all or any part of the Property. Nonjudicial Sale. Item indebtedness and interedise provided in this Mortgage and section. Other Remadies, Lander shall have all the rights and remedies provided in this Mortgage and action. Item equital is indevecial of toreclosure of this Mortgage.	11-20-1992 MORTGAGE (Continued) Page : Indebtedness, or commonsement of any self or other action to breadese any existing lien on the Property. Indebtedness, or commonsement of any self or other actions and years or remades provided by law. RIGHTS AND REMEDIES ON DEFAULT, Upon the occurrence of provide any other affaints and start predictions. Indebtedness, Lender shall have the right at law of the right and start prediction the other affaints and remedies. The other and prable, including any prediction of the other affaints and remedies of a secured party under and prable, including any prediction of the Present Honory. UCC Remedies, With respect to all or any part of the Present Preventy. Lunder shall have all the rights and remedies of a secured party under the other ophical code. Unspected by committed by applicable law. Lander may other affait a gluggment for any deficiency remaining in the Indobtedness due to the other affait applicable law. Lander may other any other of any part of the Present Property or projudicidants. Other Remedies. Londor shall have all other rights and remodes provided in this Mortgage or the Nots or available at law or in equily. Attorney? Feet: Exponses. Indebtedness and recover from Grantor Londors attorney feet advall discussements necessarily incurred by Londer in pursuing auch foredeare. MIDELLANEOUS PROVISIONS. The elevinest indecide docure of this Mortgage. Attorney? Feet: Exponses. Indebtedness are part of the Mortgage. Attorney? Feet: Exponses. Indebtedness arecordere of this Mortgage. Atto	11-20-1992 MORTEGAGE (Continued) p Indebtedness, or commonsement of any sub or other action to breadose any existing lien on the Property. RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time threading. Lander, at its option, may draw one or more of the following rights and remedies, in addition to any other rights or remedies provided by law: RIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time threading. Lander, at its option, may draw one or more of the Following rights and remedies, including any prepayment penalty which Grantor would be required to person. UCC Remedies. With respect to all a ray part of the Present Property is neared that any any not of the Present Property is nonlinear Commercial Code. Londer may obtain a judicial decree forecoding Granter's Interest in all or any part of the Present Property. Nonjudicial Sale. If permitted by applicable law, Lender may obtain a judiciant for any declency remaining in the indebtodness Lender after perification of any another fights provided in this Montgage: Content of the Present Property is nonlinear Science and the rights provided in this Montgage. MISCELLANEOUS PROVISIONS. The following miscellaneous of this law existing a displanet of the Present Property is nonlinear Control the active of the Science of the Science of the Science of the Science of the Present Property is nonlinear Science with the Ringgad. Science in the Science of the Present Property is nonlinear Science of the Indebtodness in equily. Mater of the Remedies. Londer and have all char fights and tendels and the science of the Sci					
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NIGHTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may exercise and payable, including any prepayment ponable in the right at its option without notice to Grantor to declare the entire Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment ponably which Grantor would be required to pay. UCC Remedies. With respect to all or any part of the Personal Property. Lender shall have all the rights and remedies of a secured party under the Oregon Uniform Continercial Code. Judical Freeroisoure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Personal Property or the Read Derively by nonjudicial sale. Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Lender atter application of all amounts received from the exercise of the fights provided in this section. Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Nots or available at law or in equity. Attorneys' Fees: Expenses. In the event of toreclosure. Lender atter applicable Law. Lender in pursuing such foreclosure. Nots or available at law or in equity. Attorneys' Fees: Expenses. In the event of toreclosure of this Mortgage. Lender in the State of Oregon. The Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. Nortgage shail be governed	NUMP FEMADIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lendor, at the option, may exercise and provide the belowing mission are more of the period. Accelerate Indebtedness. Lender shall have the fight at its option without notice to Grantor to declare the entire Indebtedness immediately during and provide. Including any prepayment penalty which Grantor vould be required to peev. UCC Remedies. With respect to all or any part of the Personal Property. Lender shall have all the rights and remedies of a secured pary unde the Origon Unition Commendical Code. Judicial Foreclosure. Lendor may obtain a judicial doride foreclosurg Grantor's interest in all or any part of the Personal Property or the Respective to indicate the applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Ender after application of all amounts recorder to the rights provided in this section. Other Remedies. Londer shall have all other grantors interest in all or any part of the Personal Property or the Respective to minist provided in this section. Other Remedies. Londer shall have all other grants provided in this Mortgage. Matter at the applicable law, Lender may obtain a judgment for any deficiency remaining in the Indebtedness due to Ender after applicable in the State of Tereocours. Other Remedies. Londer shall have all other grantors are a part of the Nortgage. Matter at the adout and provide colone of the Mortgage. Matter at the adout on the accelerate of the particular bia and the entities to recover from Grantor Lenders attorneys' tee and actual debustements nocesashill incurrend by Ender and acocelerate with the tave	Hild HTS AND REMEDIES ON DEFAULT. Upon the occurrence of any Event of Default and at any time thereafter, Lender, at its option, may or any one or more of the biolowing dists and transdes, in addition to any uber rights or readies provided by lax: Accelerate Indebicteness. Lender shall have the right at its option without notice to Granitor to doctare the entire Indebicteness immedial and prayable, including any prayed or more of pay. UCC Remedies provided by lax: Accelerate Indebicteness. Lender shall have the right at its option without notice to Granitor to doctare the entire Indebicteness immedial and prayable, including any pray of the Personal Property. Lender shall have all the rights and remedies of a secured part the Origon Unition Commencial Code. Judicial Foreelosure. Lender may obtain a judicial decree foreoclose Granitor's Interest in all or any part of the Personal Property. Individent the sector the option of the Personal Property. Other Remedies. Lender shal have all other rights and remedies provided in this sector. Other Remedies. Lender shall have all other rights and remedies provided in this sector. Other Remedies. Lender shall have all other rights and remedies provided in this sector. Other Remedies. Lender shall have all other rights and remedies provided in this sector. Other Remedies. Lender shall have all other rights provided in the dist of resource from Granitor Lender's atome and actual debusements necessarily incurred by Lender in pursuing such horeclosure. Other Remedies. Lender shall have all other rights and remedies provided by Lender in the State of Oregon. Noreconterins Moringap. M	11-20-1992			Page 3	
Accelerate Indebtedness. Lender shall have the right at its option without notice to Grantor to declare the entire Indebtedness immediately due and payable, including any prepayment penalty which Grantor would be required to pay. UCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party under the Oregon Uniform Commercial Code. Judicial Foreclosure. Lender may obtain a judicial decree foreclosing Grantor's interest in all or any part of the Property. Nonjudicial sale. I permitted by applicable law, Lender may torcelose Grantor's interest in all or any part of the Personal Property or the Rea Property by nonjudicial sale. Deficiency Judgment. If permitted by applicable law, Lender may obtain a judgment for any deficiency remaining in the indebtedness due to Lender attra application of all amounts received from the exercise of the rights provided in this section. Other Remedies. Lender shall have all other rights and remedies provided in this Mortgage or the Note or available at law or in equity. Attorneys' Fees; Expenses. In the event of foreclosure of this Mortgage, Lender shall be entitled to recover from Grantor Lender's attorneys' feest and actual disbursements necessarily incurred by Lender in upursuing such foreclosure. MISCELANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage: Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. Waiver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Oregon. SRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. SRANTOR: NOTARY PUBLIC - OREGON Notare Property of the Mortgage as his or her free and voluntary act and deed, for the uses and withe state of Oregon. SRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. SRANTOR Coregon as	Accelerate Indebtedness. Lender shall have the right at its option registed to Parket. CCC Remedies. With respect to all or any part the right at its option which dive in the results the entire indebtedness immediately du CCC Remedies. With respect to all or any part of the Personal Property, Lender shall have all the rights and remedies of a secured party unde the diegon Uniform Commercial Code. UCC Remedies. With respect to all or any part of the Personal Property or the Rear Property by nonjudicid asis. UCC Remedies. Lender shall have all other rights and remedies from the Version of the Personal Property or the Rear Property by nonjudicid asis. Deficiency Judgment. 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SRATTOR ACKNOWLEDGS HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. SRATTOR ACKNOWLEDGS IN AUYOR MADEL ACKNOWLEDG MENT WORMARY PUBLIC. DOUNTY OF KLAMATH: SS. TATE OF OREGON: COUNTY OF KLAMATH: SS. T	Accelerate Indebtedness, Lender	shall have the right at its on	tion without notice to One to a	ed by law: declare the entire Indebtedness immediately due	
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Autorneys Press; Expenses. In the event of foreclosure of this Mortgage, Lender shall be entitled to recover from Grantor Lender's attorneys' fees and actual disbursements necessarily incurred by Lender in pursuing such foreclosure. ISCELLANEOUS PROVISIONS. The following miscellaneous provisions are a part of this Mortgage: Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. This Mortgage shall be governed by and construed in accordance with the laws of the State of Oregon. Walver of Homestead Exemption Iarcordance with the laws of the State of Oregon. Walver of Homestead Exemption Iarcordance with the laws of the State of Oregon. Walver of Homestead Exemption Iarcordance with the laws of the State of Oregon. Walver of Homestead Exemption Iarcordance with the laws of the State of Oregon. Walver of Homestead Exemption Iarcordance with the Iars and waives all rights and benefits of the homestead exemption laws of the State of Oregon as to all indebtedness secured by his Mortgage. RANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. RANTOR: INDIVIDUAL ACKNOWLEDGMENT Not Regon) Not Regon) Source OFFICIAL SEAL Not Regon) Ouregon	All actual discussments no escavity incurved by Lender in pursuing such foreclosure.	Alderse Press: Spenses. In the event of foreclosure of this Mortgage, Lender shall be entitled to recover from Grantor Lender's attorned and actual discussments necessarily incurred by Lender and accepted by Lender in the State of Oregon. This Mortgage is SOELLANEOUS PROVISIONS. The following miscollaneous provisions are a part of this Mortgage: Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. This Mortgage is governed by and constructed in accordnance with the faws of the State of Oregon. This Mortgage is governed by and constructed in accordnance with the faws of the State of Oregon. This Mortgage is governed by and constructed in accordnance with the faws of the State of Oregon. Walver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the state oregon as to all indebtedness secured by this Mortgage. RANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. RANTOR: INDIVIDUAL ACKNOWLEDGMENT INDIVIDUAL ACKNOWLEDGMENT INDIVIDUAL ACKNOWLEDGMENT INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEA B, BOCCHT NOT READ INDIVIDUAL ACKNOWLEDGMENT NOT READ INDIVIDUAL ACKNOWLEDGMENT NOT READ INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEA B, BOCCHT NOT READ INDIVIDUAL ACKNOWLEDGMENT INDIVIDUAL ACKNOWLEDGMENT INDIVIDUAL ACKNOWLEDGMENT NOT READ INDIVIDUAL ACKNOWLEDGMENT IND	· ·		e of the rights provided in this sec	clion.	
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Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. This Mortgage shall be governed by and construed in accordance with the laws of the State of Oregon. Walver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Oregon as to all Indebtedness secured by this Mortgage. RANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. RANTOR: INDIVIDUAL ACKNOWLEDGMENT INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEAL RONALD C. BROWN SS DUNTY OF Klamath Is day before me, the undersigned Notary Public, personally appeared RONALD C. BROWN, to me known to be the individual described in and the or she signed the Mortgage as his or her free and voluntary act and deed, for the uses and reposes therein mentioned. Iven under my hand and official seal this 20th day of	Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. This Mortgage shall b governed by and construed in accordance with the laws of the State of Oregon. Walver of Homestead Exemption. Grantor hereby releases and waives all rights and benefits of the homestead exemption laws of the State of Oregon as to all indebideness secured by this Mortgage. RANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. RANTOR: Brancing and Construction of the state of Oregon as to all indebideness secured by this Mortgage. INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEAL RONALD C. BROWN Brancing and Construction of the state of Oregon and the undersigned Notary Public, personally appeared RONALD C. BROWN, tome known to be the individual described in an upposes therein mentioned. DUNTY OF Klamath 1 ss DUNTY OF what and official seal this 20th day of	Applicable Law. This Mortgage has been delivered to Lender and accepted by Lender in the State of Oregon. This Mortgage is governed by and construed in accordance with the laws of the State of Oregon. Walver of Homestead Exemption. Grantor hereby releases and waives all rights and banelits of the homestead exemption laws of the 2 Oregon as to all indebtedness secured by this Mortgage. RANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MORTGAGE, AND GRANTOR AGREES TO ITS TERMS. RANTOR: INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEA Browned Difference INDIVIDUAL ACKNOWLEDGMENT OFFICIAL SEA RONALD C, BROWN Browned Difference DUNTY OF Klamath) SS OFFICIAL SEA DUNTY OF Klamath) on this day before me, the undersigned Notary Public, personally appeared RONALD C. BROWN, to me known to be the individual desorbed in executed the Mortgage, and acknowledged that he or ste signed the Mortgage as his or her free and voluntary act and deed, for the up or seas therein mentioned. Iven under my hand and official seal this 20th day of		y meaned by conder in purs	ung such loreclosule,		
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y	Y	Y	In this day before me, the undersigned the executed the Mortgage, and acknow urposes therein mentioned.	Votary Public, personally app redged that he or she signe	peared RONALD C. BROWN, to ed the Mortgage as his or her fre		
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	RPRO(tm) Ver. 3. 10a (c) 1992 CFI Bankers Service Group, Inc. All rights reserved. FATE OF OREGON: COUNTY OF KLAMATH: ss. iled for record at request of	R PRO (tm) Ver. 3. 10a (c) 1992 CFI Bankers Service Group, Inc. All rights reserved. FATE OF OREGON: COUNTY OF KLAMATH: ss. iled for record at request of	otary Public in and for the State of	Oregon			
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