AFTER RECORDING RETURN TO: FIRST INTERSTATE BANK OF OREGON of the balance referred to were smo VOL M92 RLS Quality Control MP-5 educis limb annuling the sugar days he worked and the sugar days he would be sugar to the sugar days he was a sugar days h ार कर साम प्रकार कि एवसीयूर से क्षाना स्थान से अन्य "**"मिरामार्थाक**्री P.O. Box 3131 Portland, Oragon 97208-3131 description of the frame wild red a second second 7ERC not construe the real bursts his groundline to not up to planteness of the gatest for second arms one gut, of goridae apparents a base zama a bust about 39), nesativa non ber sen trassinte del campanyo amendo escara. Tringer has answer makenal three to be ्रम् अधे अधिक देशक धार्मिक धर्मिक । रक्षार प्रकारिक पुराव स्थितिकारकार स्वर्धक सम्बद्धकार क्षे MTC 28103-KR Loan No. [Space Above This Line For Recording Data] AREA CORE OF TRUST OF In more present come as an exercise the character of the more of the community of the commu on the continuency of the second of the seco t angit selessat feder, je i sagai spedd kammaniq bajimaan legigifalio da habii jaq terrib seles trouder administration in a protection announce annuixion with believe on our impensories of other highest to New recount uniter the federal Real Educe Schiefe due Chicagodians A feet 1973 A trocklines should only a collect making play making that a first play on the conduct. THIS DEED OF TRUST ("Security Instrument") is made on dearly likely the grant December 22, 1992. The grantor is का है, यह विकास प्राथमिक के महिल्ला है के हिल्ला है के हिल्ला है के स्थान के कार के कार के कार के किल्ला का कि Roderick C Wendt and Carol M Wendt मेंब्रीमिनं र वर प्रकार कर रहाते. बार समानेवा रूपने हत्या किस्तरित के पूर्व विकार में एक सोलेब्र्स र पर व where it safe that in Almed safe plays, there colored though one begins through any he is in ("Borrower"). The trustee is a George C. Reinmiller also nearly the first and the Superiors alone. There are assumed a movement of demonstrates the country of the country of red de la companya de ("Trustee"). The beneficiary is FIRST INTERSTATE BANK OF OREGON, N.A. han succeeded than a ulfano opaljenne to scondal our toccarried and or binapor and whose which is organized and existing under the laws of The United States of America address is ... P.O. BOX 3131, Portland, OR ... 97208-3131 would grow a live in the first that a live could be comed ("Lender"). Borrower owes Lender the principal sum of Six Hundred Thousand and 00/100 600000.00). Dollars (U.S. \$ 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 paid earlier, due and payable on

January 01, 2023 . This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described Klamath County property located in

Lots 1, 2, 3, 4, 5, and 6, in Block 17 of IRVINGTON HEIGHTS ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

TOGETHER WITH that portion of vacated Omar Avenue which inured thereto by Vacation Ordinance No. 6602, recorded in Volume M90, page 13369, Microfilm Records of Klamath County Oregon. The child resident the

et mel di tempisi poja a ligio l'el gant kitato, e circonja an mili silo per l'est suo c which has the address of \$1.2120 Fairmount, Klamath Falls 4.44 5 50 500 500 Oregon to the control of the state of the state of the control ("Property Address"); and the control of the con

interestination commends a main toponism at grant of some man quality and district made and set that account come in the artainst or define an increase in a publication their त्रक्षात्र कर राज्यपुरस्य । एक प्रमुद्ध कर राष्ट्रक व जनकार है। क्षरीय क्षर्य क्षरीय स्थानिक स्थानिक स्थानिक स

[Zip Code] OREGON - Single Family - Fannie Mae/Freddle Mac UNIFORM INSTRUMENT

Form 3038 9/90 Amended 5/91

[Street, City],

-6R(OR)(9105)

VMP MORTGAGE FORMS - (313)293-8100 - (800)521-7291

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and All of the foregoing is referred to in this Security Instrument as the "Property." 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: Borrower shall promptly pay when due the 1. Payment of Principal and Interest; Prepayment and Late Charges. 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 to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may amount. It so, sometimes, at any time, concer and note summer and amount not to expenditures of future Escrow Items or estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow otherwise in accordance with applicable law. Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. 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. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was

made. The Funds are pledged as additional security for all sums secured by this Security Instrument. If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds beld by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this

- 3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;
- third, to interest due; fourth, to principal due; and last, to any late charges due under the Note. 4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If 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 enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an 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 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 of the giving of notice. रपुष्ठक्षेत्रमा द्वारा केराकृत्यातः व

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5. Hazard or Property 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, including floods or flooding, 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 unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

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 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 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 21 the Property is acquired by Lender, Borrower'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

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. prior to the acquisition. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the 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 forfeiture 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 reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 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, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve

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payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period payments may no longer be required, at the option of Lender, it mortgage misurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

Tower nonce at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and

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 in which the fair market whether of not men due, while any excess paid to portower, in the event of a partial taking of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Value of the rioperty minimum and produced by this secured by this secured by the Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of shall be paid to Lender. the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking the property immediately before the property immediately before the property immediately before the property immediately taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sums secured immediately before the taking is less than the amount of the sum secured immediately before the taking is less than the amount of the sum secured immediately before the taking is less than the amount of the sum secured immediately before the taking is less than the secured immediately before the taking is less than the secured immediately before the taking is less than the secured immediately before the taking is less than the secured immediately before the taking is less than the secured immediately before the taking is less than the secured immediately before the taking is less than the secured immediately before the taking in the secured immediately in the secured immediately in the secured immediately in the secured i Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the

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 within 30 days after the date the notice is given, Lender and the control of the Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender within 30 days after the date the notice is given. sums secured by this Security Instrument whether or not the sums are then due.

award or some a craim for damages, borrower rails to respond to Lender within 30 days after the date me notice is given, borrower 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 the Property or to the sums secured Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone unless the application of the great law agreements and application of proceeds to principal shall not extend or postpone unless the great law agreements and application of proceeds to principal shall not extend or postpone unless that the great law agreements are proceed to principal shall not extend or postpone unless that the great law agreements are proceed to principal shall not extend or postpone unless that the great law agreements are proceed to principal shall not extend or postpone unless that the great law agreements are proceed to be agreed to be ag by this Security Instrument, whether or not then due.

the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11 Payments Not Palagord, Forbander By Forday Not a Walter Control of the time for the control of the con tute date of the monthly payments referred to in paragraphs 1 and 2 of change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment of Romanian about of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not proport to release the liability of the angular December 200 Borrower and December 200 Borrow on amortization of the secured by this secured by the original Borrower of Borrower's successors in interest. Lender shall not be required to not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to not operate to release the madiny of the original borrower of Bottower's successors in interest or refuse to extend time for payment or otherwise modify amortization of 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 the sums secured by this security misuament by reason of any demand made by the original portured of portured is 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.

12. 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 paragraph 11. DUHOWER'S COVENANTS and agreements shan be joint and several. Any borrower who co-signs uns security Instrument only to mortgage, grant and convey that Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Instrument out does not execute the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums right or remedy. porrower'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 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. 13. 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 and that have is minary interpreted so that the interest of other road charges confeded or to be confeded in connection with the charge to the exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the exceeded required limits will be refunded to December which are reduced from the exceeded required limits will be refunded to the exceeded required limits. permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Perminent mint, and (i) any sums aneany confected from Dolfower which exceeds permined mints win of refunded to bottower.

Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Lenuer may choose to make uns return by reducing the principal owed unto the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 oy first class man unless approache now requires use of another neuron. The nonce snan be directed to the Property Address of 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 begain or any other address I and the lender to Lender address stated begain or any other address I and the lender to Lender address stated begain or any other address I and the lender address to the lender address and the lender address any outer address burrower designates by noute to Lender. Any notice to Borrower. Any notice provided for in this Security address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security. under the Note.

address stated nerein or any other address Lender designates by nonce to Borrower. Any nonce provided in this paragraph.

Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph. union suan de decined to have deen given to borrower of Lender when given as province in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the law of the law of the law. jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note which are the Note which the Property is located. In the event that any provision of this Security Instrument or the Note which can be jurisuicion in which the Froperty is localed, in the event mat any provision of clause of this Security Instrument or the Note which can be conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be 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.

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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 not a natural person) without sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in som of manufaction of a denoticial nucles, in portower is som of manufaction and portower 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 Howaver, this option shall not be avaraged by Lender's propriet to probability to the date of the Lenuer's prior written consent, Lenuer may, at its option, require minietrate payment in run or an sums secured by unis 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.

urity instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less and the form the date the notice in delivered or mailed within which Borrower must now all sums secured by this Security. than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security unan 30 days from the date the notice is derivered or maned within which Borrower must pay an sums secured by this Security Instrument without further notice or demand on Borrower. Security Instrument.

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 enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as enforcement of this Security Instrument and the Property pursuant to any power of sale contained in this Security applicable law may specify for reinstatement) before sale of the Property pursuant to any power of that Borrower: (a) pays Lender all Instrument; or (b) entry of a judgment enforcing this Security Instrument and the Note as if no acceleration had occurred; (b) cures any sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any other covenants or agreements: (c) pays all expenses incurred in enforcing this Security Instrument. sums which then would be due under this Security Instrument and the Note as it no acceleration had 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 not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this 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 Instrument, Lender's rights in the Property and Borrower, this Security Instrument and the obligations secured Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations Security instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by Borrower, this Security Instrument and the obligations secured bareby shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured bareby shall remain fully affective as if no acceleration had occurred. However, this right to reinstate chall not apply in the case of Instrument shan continue unchanged. Opon remstatement by borrower, this right to reinstate shall not apply in the case of hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of

Decrauon under paragraph 1/.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Not Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known that the More of the Mo instrument) may be sold one or more times without prior nouce to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer unrelated to a sale of the Note and applicable law. The region will state the region with respect to the change of acceleration under paragraph 17. more changes of the Loan Servicer unrelated to a sale of the indice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the paragraph 14 above and applicable law. The notice will also contain any other address of the paragraph 14 above and applicable law. The notice will also contain any other given withen house of the change in accordance with paragraph 14 above and applicable law. The house will also contain any other address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any 20. Hazardous Substances. Borrower shall not do nor allow anyone elec to do anything affecting the Property Property Substances on or in the Property. Hazardous Substances. Domower shall not cause or permit the presence, use, disposal, storage, or release or any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the preceding two se that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. information required by applicable law.

and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower snail promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic periodides and the following substances: gasoline, kerosene, other flammable and radioactive materials. As used in Environmental Law and the following substances: gasoline, kerosene, other trammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this pergraph 20. "Environmental Law" many federal laws and laws of the invisitation where the Departure laws and the pergraph 20. "Environmental Law" many federal laws and laws of the invisitation where the Departure laws and the pergraph 20. "Environmental Law" many federal laws and laws of the invisitation where the Departure laws are the pergraph. pessucious and nerolectus, volatile solvents, materiais containing assessos or tormatochyue, and radioactive materiais. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate the health profession and the solution of the property is located that related the latest the latest the solution of the property is located that related the latest the

to health, safety or environmental protection.

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21. 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 paragraph 17 unless applicable law provides otherwise). 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 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 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 immediate payment in full of all sums secured by this Security Instrument without further demand option, may require uninequate payment in run or an 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 21, including, but not limited to, reasonable

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 attorneys' fees and costs of title evidence. in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner m each county in which any part of the Froperty is located. Lender of Frustee shall give house of sale in the mainter prescribed by applicable law. After the time required 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 applicable law, reasies, without demand on nortower, shall sell the roperty at public auction to the ingliest order 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

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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 deed 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 to the person or persons legally entitled to it.

22. 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.

23. 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.

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees

awarded by an appenaic court.	, kuntera kula ja uu valituuksen luura lauti teatua (husasi).	Market Services
25 Didgre to this Security Instru	ment. If one or more riders are executed by Bo 1 agreements of each such rider shall be incorporate	rrower and recorded together with this
security instrument, the covenants and	ecurity Instrument as if the rider(s) were a part of this	is Security Instrument.
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Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider
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DV SIGNING DELOW ROTTONE	r accepts and agrees to the terms and covenants con	tained in this Security Instrument and in
any rider(s) executed by Borrower and	recorded with it.	
Witnesses		N/ /2 da
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