72306 bazakubu i 12-22-93P03:51 RCVD AFTER RECORDING MATE TO Prior appare concludes to thought a dispus in the Property in a constitute to the AFTERIRECORDING WAIT TO THIS Instrads included within the learn between once age sent in a subject to large the property of the learning of the incurrence extraction of the incurrence of the i Borniace shall keep the improvements not constitue or many is Borfower shall satisfy the tien or take one or more of the actions set forth above within 10 cm, set in the field of the actions set for the above within 10 cm, set in the field of the actions set for the actions set for the actions of the action of the ac operate to prevent the adjorcement of the stear or (c) secures from the holder of the fien an aggregation operate to prevent the adjorcement of the stear of the free from the stear of the first security instrument. Leader soay give florrower and the Rochest state and the Rochest state of the Rochest state of the Rochest state of the security instrument. agrees in writing to the payment of the obligation secured by the lien in a magner screpticle to the contract of Borrower shall promptly discharge any lien DEED OF LEGISL this Security lastrana. to Lender receipts evidencing the payments THIS DEED OF TRUST ("Security Instrument") is made on November 30 ja 1993 . The grantor is EDDI LE, them G.B.W.D.Altroctly to the person owed psyment. Bounders shall pronapily curves as Landau and Landau. Borrower shall pay these obligations in the manner provided in paragraph 2, or feath paid to the a support Froperty which may attain priority over this Scentity Instrument, and leasehold payments or ground ("Bottomer,") The tristed He Sek! UNWATH SECUNTAP PROJECT BEICON PAN YMEURS Charges, these and importance ("Trustee"). The beneficiary is in the Site RH TIB A.N.Kine A.N.II.ORIE GO.N.; B.A.N.K. I.N.G. II.C.O.R.P.O.R.A.T. L.O.N., which is organized and existing under the laws of ore WHE U.S. T.A. T.E. O.F. O.R. E.C.O.B. . . . and whose address which is organized and existing under the tawa of order this use of the principal sum of sixty four Thousand Five Hundred Dollars and no/100

Borrower owes Lender the principal sum of sixty four Thousand Five Hundred Dollars and no/100

Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all the security Instrument; and (c) the ("Lender"). 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, Performance of porrower a covenants and agreements under una Security installation.

Borrower irrevocably grants and conveys to Trustee in trust, with power of sale, the following described property located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance with the seducionaries of all processing located in 10 kt@AwA Tall must be accordance. lunds are pledged as additional security for all sums secured by this Securaty Instrument. Junds, showing credits to destrict to the Pands and the purpose for which the best to the Pands was trained. troyalet pastible the Contract Service of the Contract Service and the contract of the contrac Harnats Lendor to make such a charge. However, Lander may require Barrower to pay a one-time charge in independent test setate tax reporting service used by Lander in connection with this loan, unless anythe almost independent test setate tax reporting service used by Lander in connection with this loan, unless anythe almost independent test setates tax.

cierten econne and a 300 de 1 ans and one Kelan 200 ates pays thereaver interest on the stands and ep-(Including Lender, of Lender is such an institution) of the my redecal Home Loan Beach of ender and including the Estimated Lender and another than the Figure Funds and applying the Funds and another than the Leader of the Lea The Funds shall be held in an institution whose deposits are instruct by a federal agents, and are fixed a die quile geareconq "to aqqddqste this qeeq ot tinst mas mage on \*\*\*\* atconlare with applicable law time. collect and hold. Funds in an amount not to exceed the lasser advant. Lender may enter the

2(0) et seq. (SEESPA ), indess another has that applies to the Funds sets a lesser amount. It so, i enter no se count under the fedoral Heal Betale Selffement Procedures Act of 1974 as amended from time to time. 12.1 which has the address of secondance with the s Tairly flood insurance incrimina, if any: (a) yer green in the insurance propriate, it say that (it) [Cto]

Oregonia payare of 80 and rents ("Property Address"); ( ) ) saily hazard or property danger.

TogerHer 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. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully soised 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. He was a subject to any Lists SECHELLA INSTRUMENT, eccupies and part of secretary to the property against all claims and demands, subject to any Lists SECHELLA INSTRUMENT, eccupies and part of secretary to a subject to any construction.

OREGON-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT ISC/CMDTOR//0291/3038(9-90)-L

FORM 3038 9/90

LOAN NO. 333-4710417

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. BOTTOWER AND COVENANTS. Borrower and Lender covenant and agree as follows:

10 Payment of Princinal 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: the special parameter of the first of the Broberts of Lebester waiver by Lender, Borrower shall pay 20 Funds for Taxes and Insurance of 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 lenger for a federally related mortgage loan may require for Borrower's excrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. 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 estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

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 Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unlers 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 Lerider the amount necessary to make up the deficiency. Berrower shall make up the deficiency in no more than twelve mosthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower my Funes held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lander, 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 recised 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 any propayment 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.

6 Charges; Liens. Rosrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasthold payments or ground rents, if any.

Becomes shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on their directly to the person owed payment. Florrower shall promptly furnish to Lender all notices of secretaries to be paid to for this paragraph. If florrower makes these payments directly. Borrower shall promptly furnish to Leader excepts evidencing the payments.

Becauses shall promptly discharge any lies which has priority over this Security Instrument unless Borrower: (a) appear in writing to the payment of the obligation arrived by the lien in a manner acceptable to Lender; (b) contexts in good furth the last by, or defeads against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent that unforcement of the lies; or (r) secures from the holder of the lien an agreement satisfactory to Leader enhantinging the lies to this Security Learn most. If Leader determines that any part of the Property is subject the a Same which many amoin priority over this Security Instrument, Londor may give Borrower a notice identifying the lien. Best west shall saidly the heat or take one or more of the actions set forth above within 10 days of the giving of notice.

I Hameri or Property Incurators. Bornower shall keep the improvements now existing or hereafter erected on the Property Incurate loss by fire, harmeds included within the term "extended coverage" and any other hazards. solving floreds on S reeding. For which Lander requires impurance. 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 use unsonably withheld. If Borrower fails to maintain coverage described alongs, Lender's approval which shall not be use unsonably withheld. If Borrower fails to maintain coverage described alongs, Lender's approval which shall not be use unsonably withheld. If Borrower fails to maintain coverage described alongs, Lender's nights in the Property in accordance with market 7.

OREGON-SINGLE FREELY-FINIAGENLATE UNIPOEST INSTRUMENT ACCONDICIONAL DE LA CONTRACTION DEL CONTRACTION DE LA CONTRACTION All insurance policies and renewals shall be acceptable to Lender and shall include a standard moligage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender Lemos man mayo me right to note me ponetes and tenewals. It because requires, portower shall give prompt notice to the 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.

minimum control and Lender may make proof of loss it not made 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 the restoration of repair is not economically reasons of Lenger's security would be restorated, with any excess paid to shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrover "If Borrower abandons the Property; or does not answer within 30 days a notice from Lender that the contourer at nontower avantuous unex roperty, or uses not answer within a nontour transce proceeds. Lender may use 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 3Q day persod will begin when the notice is given one conformed coby of the An

100 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 positione in the 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 proceeds resulting from usuage to the acquisition spear policy secured by this Security, Instrument immediately prior to the acquisition spear policy and policy in the security of the security instrument immediately prior to the acquisition spear policy and the security of the security instrument immediately prior to the acquisition spear policy and the security of the security o

16 b) 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds and 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 chall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste at the Property Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Property. Borrower shall be in default it any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in torfeiture of the Property or otherwise materially impair the lien created by Lender's good faith judgment could result in torfeiture 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 this Security Instrument or Lender's security interest in the Property or other material impairment of the lien of the Borrower's interest in the Property or other material impairment of the Borrower's interest in the Property or other material impairment of the Borrower's interest in the Property or other material impairment of the Borrower's interest in the Property or other material impairment of the Borrower's interest in the Property or other material impairment of the Borrower's interest in the Property or other material impairment of the Borrower's interest in the Property or other material impairment or Lender's security interest. 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 maccurate information or statements to Lender (or failed to provide to an appropriation, processes, gave manerially maner or maccurate miorination or statements to reducing, but not limited to, the with any material information) in connection with the loan evidenced by the Note, including, but not limited to, renuer with any material information, in connection with the road evidence by the Property as a principal residence. If this Security Instrument representations concerning berrower's occupancy of the reoperty as a principal residence. It this occurry instruments on a leaschold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Is on a leasenoid, nonlower shall comply with an the provisions of the description of the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

ontained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property. 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 call through the property. rights in the Property. Lender's actions may include paying any sums secured by a nen 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 discursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by Any amounts disbursed by Lender under this paragraph / 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 to interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to

Borrower requesting payment.

[10] And the loan secured by this Borrower requesting payment.

[11] And the loan secured by this Borrower required mortgage insurance as a condition of making the loan secured by this Borrower required mortgage insurance in effect. If, for any 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 reason, the mortgage insurance coverage required by Lender supers or ceases to be in exect, 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 substantially equivalent to the cost to Borrower or the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, mortgage insurance premium being 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 part by Bollower when the mentalice to read and these payments may no longer be required, at these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided the opinon of Lender, it more again becomes available and is obtained. Borrower shall pay the premiums required bollower shan pay no promune again occurred and as quanton, bollower shan pay no promune required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law. 10 Trispection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender

hall give Borrower abdice at the time of or prior to an inspection specifying reasonable cause for the inspection.

Shall give Borrower abdice at the time of or prior to an inspection specifying reasonable cause for the inspection.

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 the Loberty performs any condemnation or other taking of any part of the Property, or for conveyance in the property assigned and shall be paid to Lender the Loberty performs any condemnation.

LOAN NO. 333-4710417

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 value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security histroment shall be reduced by the amount of the proceeds multiplied by the collewing 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. 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, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due not morbially manuages i oas research balls

by 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 of 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 parapraphs 1 and 2 or change the amount of such

payments. OLIGNEG ILEGUAGE.

payments, journale practimes 11 payes to in use months in management 11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or indification 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 Borrrower'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 warver 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 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. b'

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 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 of 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.

BOLL 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph of our profession projection of the translating

Const. 15. Governing Law; Severability of the 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 cross which in a minimal way subspection of his many to

100 16 Borrower's Copy of the Note and of this Security Instrument.

517. 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 sprior 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.

Lander shall have thu right to hold his policies and remayals. If Louise requires, he gives

OREGON-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT

All insurance pulicies and rene vidi shall be acceptable to Lender and shall mailtain a resolved in the

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HE CAMBING SEATERING SELL LOAN NO. 333-4710417

(1) 187 Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to be 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 If Borrower meets certain conditions, Borrower shall have the right to have Borrower: (a) pays Lender all sums which then would be due under this Security instrument and the Note as if 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 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 paragraph 17:1200 the total of the control of the control of the case of acceleration under paragraph 17:1200 the total of the control of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of acceleration under paragraph 17:1200 the total of the case of the case of acceleration under paragraph 17:1200 the total of the case of the case

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Rorrower. 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, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and 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 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 presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to presence, use, or storage on the riopets, or any antenance of the Property.

Borrower shall 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 knowledg. 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.

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 pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

1944 NON-UNIFORM COVENANTS! Borrower and Lender further covenant and agree as follows:

BY RIGHTING BETOW, gottomot veschiz and patters to the return and surface continued and lowing Borrower's Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covernant 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 cared 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 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 attorneys' fees and costs of title evidence. title evidence.

title evidence.

be well and an invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale.

Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's cheef conveying the fropered bitheut are correct wirranty; expressed or implied. The religion in the Israelee's cloud shall be printed father course of the thickness of the color in the failuration.

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Trustee shall deli	ver to the purchaser Trustee's deed conveying the Property without any	covenant or
warranty, expressed o	r implied. The recitals in the Trustee's deed shall be prima facie evide herein. Trustee shall apply the proceeds of the sale in the following orc	ece of the truth of ler: (a) to all
expenses of the sale, in	ncluding, but not limited to, reasonable Trustee's and attorneys' fees; (	b) to all sums
secured by this Securit	by Instrument: and (c) any excess to the person or persons legally entitle	to it.
Lob 22. Reconveyanc	e Olympon payment of all sums secured by this Security Instrument, Lend	ier shall request Trustee
to reconvey the Propert	ty and shall surrender this Security Instrument and all notes evidencing debt Trustee. Trustee shall reconvey the Property without warranty and without	charge to the person
or persons legally entitl	led to it. Such person or persons shall pay any recordation costs.	and the first of the state of t
23 Substitute Tr	rustize Lender may from time to time remove Trustee and appoint a suc	cessor trustee to any
rustee appointed herei	under. Without conveyance of the Property, the successor trustee shall succ	eed to all the title,
	rred upon Trustee herein and by applicable law. ees. As used in this Security Instrument and in the Note, "attorneys' fee	-of shall include one
24. Attorneys' Fo	ees. As used in this Security instrument and in the Note, automory in	es shan nectove any Le, (common to the common of
ther centedies porting	by a appellate court, including any instrument and in the role, another response to the property of the proper	wer and recorded together
with this Security Instru	ument, the covenants and agreements of each such rider shall be incorporate	ed into and shall
mend and supplement	the covenants and agreements of this Security Instrument as it the fider(s) v	vere a part of this
ecurity Instrument. [(	Check applicable box(en)] to a tag acceleration and the right to have a	englike di keranak <u>a.</u>
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