hazzeki al propiery inducence Primium. 2017 sume persebble by Boredwa, 15 km a 17 predijums These slums are kalled 2 km a



UNIFORM COVENANTS: Benewer and Lander povered and agree as follows: 1. Payment of Pitectics and litterest, Prepayment I hat Late Charges: Boncwer Strell prom**\$1**,00**42361.625:10** nc**0N neb.**1-1 MOUNTAIN TITLE COMPANY 31616-HF The perior of 19 violed ia in tuil, a sum (Funda') for (a) you OT-IIAM DNICROPER RETANN (b) yearly loasohold payments or ground ronts on the Property, 4 arry (c) Learly win li ambimeta cons

Teaming of Americal and interest, treplement is full common in the days not strength by the Voles and any properties of Taxes and Insurant. Subject to applic morthly payments are one under the New Americal Disordor Departments are one under the New American Common Section (Volestaments as any thought of the American are property insurance transments.) WASHINGTON MUTUAL SAVINGS BANK 11 to enclaive of the A any time, eclied and hold Lunds in un amou im subtract "sary. miniman and provided in the control of the control ni SEATTLE, WA' 98101 orumi to sentition expendition standard standard

misount a lender for a federally. Preseduns Act of 1974 as am robest in the transmit a sector. role a leaser amound it is a lander. Only time policet an hold funds in an anount not to exceed the leaser amount. Lender may estimate the under the content of the bests of content data and reasonable estimates of expenditures of funds of the content of the con aucordanice with applicable targ The Funds chell be held in an artistical white dopest, inc insured by a federal agency, incrunically, or entry including Lertach III (enter gripped and series and Special Condor shall special special special special special to see the Escretisms. Lender may not charge Bettever for noting and schollying the Fund, on comy, analyzing the ecology account, or yearlying the Ecology thems, unless Lender pays
Society in the Funds and applicable tay, pointly Lender to make such a charge. He verying hear may require Concret to pay a one-tine charge for an independent real mode tax reponit Tayan College on model on the loan, unless applicable tax provides otto and a college of applicable tax provides on applicable tax provides an applicable tax of the college o

Borcover, without charge, an annual accounting of the Finds, shawing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional account; for all sums secticed by this Security Inclument.

If the Funds had by the second in ATT, yrauret : no ebem at (*nemutant yitupes"), (ZURT, 3O DEED ZIRT) at the excess. and 9 and a The grantor is the PATRICIA: L.: RICKER-LEWIS;: a married woman as the reparate restate selection of the control o

('Borrower'). The trustee is MOUNTAIN TITLE COMPANY, an Oregon Corporation . (restaur) I require or self the Property Lender, brior to the acquisition or para of the Property . In Corporation Washington Mutual Savings Bank, which is organized and existing under the laws of Washington, and whose accress is 1201 Third Avenue, Seattle, Washington, 98101. ("Lender"): Borrower owes Lender the principal sum of SIXTY-NINE THOUSAND SEVEN HUNDRED FIFTY & 00/100---SEVEN HUNDRED FIFTY & 00/100-

(U.S. \$ 69,750:00) eldetudin). 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 February 1st, This Security Instrument secures to Lenden (a) the repayment of the debt evidenced by the Note, with 19 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 property located in 10 KLANATH County, Oregon: 10T 19, IN BLOCK 4 OF FIRST ADDITION TO BANYON PARK, ACCORDING TO THE

YINUO HIM AIN HOUSE WIND WIND HIM OF A PORTO WIND AND A PORTO BUT AND A CORPET TAIR CALL TO THE TOTAL SAME AND A PORTO BE Paragraph 7

At insulance policies and renewed shall be essentible to kender and shall include a standard metgage clause. Lendor archine include the hold the policies and lending the hold the policies and lending and lending the hold the policies and lending and lending the hold the over all pass it is not preceded to the proof of less it not made. niometry by Mairower.

Unlars Luider and Bon set organice edited in withing insurance proceeds at all bo applied to teateration or repair of the Prepair dean edited for in its concerned to the restance of the restance of the process of the restance of the restance of the second of the restance of the second of the restance of the restance of the second of the restance of repair or rections the Property or to pay during a control by this Boounty instrument. Whather or not man due . The Books you begin when the

Utilizes Londer and Borrawer officiwise agree in writing, any application of proceeds to principal enall not extend or postpone the due rists of the psyments, affected in paragraph 21 the Property is according to the psyments, if funder paragraph 21 the Property is according to the psyments, if funder paragraph 21 the Property is according to the psyments of the Property and the acquisition shall be accorded by the Security Instrument Immediately prior to the acquisation.

5. Occupancy, Preservation, Maintenance and Protection of the Property: Borrower's Loan Application; Leav ostary, establish, and use the Propary as Borloyer's brincipal residence within oldy days after the execution of this Sepurity instruction of one penetry in the second of company, and the continue to occupy the Proparity sar Borrower's principal residence for at least one year the date of occupancy, unless Lender otherwise egges in writing which covered that be a beyond Borrower's estimately which covered the safety without of the safety of the safety with the safety of the egrited. Corrower shall not destroy, delinging well interest the property to detail out or commit water on the Property. Borrower shall not destroy, delinging well interest to the property to detail out or commit water on the Property. Borrower shall be in defined to the property of th lapleture of the Property of attribution marketally impair the long created by this Securey Instrument or Londor a security interest. Berrower ricy curu such a dataut and reinctute, as provinced at parsagraph 18, by causing the action or proceeding to be dismissed with a ruling that in Londer's good falls decomination, precludes forestyle of the Borewer's interest in the Proporty or other material impoliment of the longer washed. aven a second content of the property of the p

Oregon 97603. The Perpending in a reasonable property Address specified by the property the first property and the first specified by the property and the property and the property and the first property and the property and all easements; appurerance property and all easements. 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

stroughts disburged by Levider winder this paragraph 7 shall become additional debt of Borrower secured by this designation of the estate hereby conveyed and has the right to grant and each BORROWER COVENANTS that Borrower is lawfully selsed 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, liant and not of the property against all claims and demands, subject to any encumbrances of record, liant and not of the property against a liant and the property against a social section of the property against a liant and the property against all claims and demands, subject to any encumbrances of record, liant and the property against all claims and demands, subject to any encumbrances of record, liant and the property against all claims and demands, subject to any encumbrances of record, liant and the property against all claims and demands, subject to any encumbrances of record, liant and the property against all claims and demands.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited yariations by jurisdiction to constitute a uniform security instrument covering real property, i tauge make a finem uses tools to yet Soverage epised of seased to be in effect, tonder will secon, use and relain these payments as less reserve in feur of reoriging insurance.

Loss reserve payments may no longer be required at the spiton of Londer, it manages insurance coverage in the amount and fest has provided by an insurer experience. Borrower, shall pay the pioniums before required provided by an insurer experience and is obtained. Borrower, shall pay the pioniums required in mortgage insurance and a recordance required is maintain mortgage insurance and a recordance.

OREGON - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3038 9/90

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

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; sums payable by Borrower to Lender, in accordance with the provisions of paragraph 3. in/leur-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 estimate 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. 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, unless Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender may not charge 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 of every expensive 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 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 the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twolve morthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any

principal due; and last, to any late charges due undor the Note.

4. Charges; Llens., 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 Londer, all notices of amounts to be paid under this payagraph. 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 definds against enforcement of the lien; in, legal proceedings which in the tender sopinion 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 statisfy the lien of take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property Insurance.) Borrower shall keep the improvements, now existing or hereafter erected on the Property insurance against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires Insurance shall be chosen by Borrower subject to Lender's approval which shell not be unreasonably withhold. If Borrower fails to maintain the lender approval which shell not be unreasonably withhold. If Borrower fails to maint

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 Corrower.

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 prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within stdy 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 orfeiture of the Property or otherwise materially impair the lien created by this Socurity 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 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 Lander 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 30 and pay for whatever is necessary to protect the

probate for condemnation or forfeiture or to enforce laws of regulations); then Lender may 36 and pay for whatevor 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 be payable, with interest, upon notice from 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, as cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, and a cost substantially equivalent to mortgage insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance previously in effect, as not available, 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 receive 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 by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance ends in accordance The CONGROUND Single Family Mary Freduits May 1938 1939 (STEWAY) Single Family Mary Freduits May 1938 1939 (STEWAY) Single Family Mary Freduits May 1938 1939 (STEWAY) Single Family Mary Freduits May 1938 1939 (STEWAY)

8. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection's specifying reasonable cause for the inspection.

If the proceeds of any specifying reasonable cause for the inspection is the property. Lender shall give Borrower notice of the property of the property of for conveyance in lieu of condemnation, are hereby assigned and shall be paid to have a their due, with any excess plant to Borrower, the property the property the property in the condemnation, are hereby assigned and shall be paid to Lender their due, with any excess plant to Borrower in the event of a partial taking of the property in which the fair, market value of the property in the event of a partial taking the sums secured by this Security Instrument Immediately, before the property immediately before the witing, the sums secured by this Security Instrument Immediately, before the taking in market value of the Property Immediately before the taking. Any balance shall be paid to Borrower, in the event of a partial taking to the property immediately before the taking. Any balance shall be paid to Borrower, in the event of a partial taking of the property immediately before the taking. Any balance shall be paid to Borrower, in the event of a partial taking of the Property immediately before the taking is less than the amount of the sums secured by this Security Instrument Immediately before the taking in less Borrower and Lander otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a deal.

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a deal. 20**61** Loan #: 01-253-362400-4

due.

On Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

Of the monthly payments referred to In paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Furbearance By Lender Not a Walver. Extension of the time for payment of modification of amortization of the sums secured by this Security Instrument granted by Lender Not a Walver. Extension of the time for payment of modification of amortization of the original Borrower or Borrower's successors in Interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment of otherwise modify, amortization of the sums secured by the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest. Any forbearance by Lender in exercising any right or remedy.

12. Successors and Assigns Bound; Solm and Several Liability; Co-signers. The covenants and agreements by reason of any right or remedy.

13. Successors and Assigns Bound; Solm and Several Liability; Co-signers. The covenants and agreements of this Security Instrument but does not execute the Note: (a) instrument, (b) is not personally obligated to pay the sums secured by this Socurity Instrument but does not execute the Note: (a) Borrower's under may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note (a) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender, and any other finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits will be refunded to be collected in connection with the loan exceed the permitted limits will be refunded to Borrower. Lander may choose to make this refund by repayment which exceeded permitted limits will be refunded to Borrower. Lander may choose to make this refund by repayment without any prepayment charge under the Note.

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 any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address or any other address Borrower. Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security instrument or the Note conflicts with applicable law, such conflict provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the

provisions of this Security Instrument and the Note are declared to be severable.

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

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, if Lender exercise is prohibited by federal law as of the date of this Security Instrument. However, this option shall not be from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails or demand on Borrower.

or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) party of a judgment 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 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.

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 Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly the Note. If there is a change of the Loan Servicer. There also may be one or more changes of the Loan Servicer) that collects monthly and applicable law. The notice will state the name and address of the new Loan Servicer dange in accordance with paragraph 14 above 20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous

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 Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property of, small, quantities of regulatory agency or private party invoking the Property and any Hazardous Substances and to maintenance of the Property. In the property is necessary, so is notified by any governmental or regulatory authority, that any removal or other action by any governmental or substance affecting the Property is necessary. Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

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

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 of the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default; (c) a date, not less than 30 days from the shall further inform Borrower of the right to reinstate after acceleration by this Security instrument and sale of the Property. The notice addatut or any other defense of Borrower' to acceleration and sale. If the default is not cured on or before the acceleration and sale. If the default is not cured on or before the date and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses evidence.

Mall recompayence to

2004 From #- 01-253-362400-4

2062

Pullons William Tryokes the power of default and of Lender's steel williams of Lender's steel williams and of Lender's steel williams.	sale, Lander shall earn noqu	Panice of the	2062
ovent of dofault and of Lender's electivities and of Lender's electivities and the Proparty to lock Borrower, shall sell the Proparty at notice of sale in one of more parcel Property by public announcement at Property at any sale. Trustee shall deliver to the pur limplied. The recitals in the Trustees the propagation of the purchase of the property of the propert	ated Lender of Trustee shall bublic auction to be	Cause Trustee to execute a sold and shall cause such r give notice of sale in the m	2062 Application industrial and application project of the operation of t
Property at any sale, announcement at Trustee shall deliver to the pur implied. The recitate is an announcement at the pur implied.	s and in any order Trustee de the time and place of any pre-	dder at the time and place a termines. Trustes may post fously scheduled sale.	able law, Trustee, without demand on a under the terms designated in the pone sale of all or any
attorneys' fees; (b) to all sums secured	ng order: (a) to all expenses of by this Security (ng the Property without any ce of the truth of the stateme.	Covenant or warrenty, expressed
reconvey the Property without warranty an	instrument and all notes evidence	Security instrument Lender	or persons legally entitled to a
herein and by applicable law.	may from time to time remove.	rustee and appoint	red by applicable law. Such person or
agreements of this Security Instru	iment. If one or more riders er	s lees shall in	clude any attorneys' fees away
Elonomical Al Mojustable Roto Diagramore	Fa. Oi this Seci	unity Incient	and elimit with this Security
todio yra	Planned Unit De	velopment Rideras and 12	1-4 Family Rider 51 Standard S
et wet todt bro segrets met murisam stee de die segret and murisam stee de die segret and tod de die segret en de die segret en de die segret en die segret	ANDERDO The particle of the connection of the co	E RIDER	Poneyar Tibble and Brond of Charles
easla and with pullarnive to a paneoush with	recorded with it	a and covenants contained	nam untitled of patengiatric visinit in this Security instrument and
DATE OF THE PROPERTY OF THE PARTY OF THE PAR	of the state of th	Lea of middle manage	The Monices Art
Note conflicts with applicable is which and the without the conflicting provision. To this and the	ment che na governed by teach of this Security institution of effect	offer pategraph This Security Instru 218 May 1718 Security Instru	Lender doolgnates by notice to be Lender doolgnates by novided by the color to be
In action graphs of one of the winter consent. Joseph William States and the second for the second	nemed copy he Note and or an and a line and	on and provided the Green or service of the service	stratifict atleet other provisions are the security leader
The state of the Control of the Cont	THE PERSON AND THE RESERVE THE	High Mary and Committee of the Committee	(A) [1] [1] [1] [1] [1] [1] [1] [1] [1] [1]
reshall have the heat the law entarement of this	nay rivoke any remastics pomiting	nome nicky of an to briev 1987: Liberal Johnson	in and a exemple of the text o
n then would be the under the capeneds incured in the cripical state of the capened in the cripical state of t	er ef sale contained in the Sec.	use of any time prior to be the property currenam to only pe	alfi z'ismototi az ilinovalu discontir
forciver a soligation to per his adduct horized shall have and the obligations adduct horized and the obligations of accommission was a shall not apply in the case of accommission.	o, reason to the Property and Property and Property and Property Security Security Security Property Security S	allan ned a caned (b) quite ned line alla but sot sint of this Secure Instrument	enia Sopura Instrument. ard the Note as il he acte! calcicing this Security Inche.
to esa to On this wife and Spunty set twoning a county set two ones	tou or a partial interest in the Not	o decoleration had o curred or decoleration had o curred	Security includent chall con remely fally effective as the
and acknowled and the	to see by the most loan Servicus	9 7 7; personally appear	Marit some rub sinsinyeq
and acknowledged the foregoing instrument to the witness my hand and official seal affixed the search of the searc	0 Pl8/her/fl	THE PART TO BE A STATE OF THE PARTY OF THE P	Charles Committee Committe
WITNESS my hand and official seal affixed to the seal affixed to t	math nothing severy year to a some close suce Before me; but and Before me; but and represent the suce severy such as the sever	ifficate above written. 20 and 12 and	Equipmental To the Plantage of the Boundard Substance of the Population of the Plantage of the
TO TO TO TO THE PROPERTY OF THE PARTY OF THE	relation of distance of sente	serior and transcriptions were use	ag sus and a sugar
Victo ine undersigned to the harve of an norman	ON RECONVEYANCE	TOTA BAH STANDARD TOTAL	State of Alienam To The
to bring a coart ection to asset the sale specified in the	South Angle Inteleto'.	in in the estate	low held his large
Parson sat Vireignal to the person of personal p	aleb on WASHINGTON MUTU Jose em a corporation, non-year Isolique vd betimes - sibras	AL SAVINGS BANK 1999 1	distance of the control of the contr
red by this Security than the entitled to collect all object of the state of the collect of the state of the	Paragraph 21, (noturing	na er et sekund en and ing femedies provided in this	edisci, kancer a and may Invoke the interior in pursuing addrones

Vashington ICH FISCLE ADDENDUM TO ADJUSTABLE RATE RIDER
Apple of the design of the conversion Option (Fixed Hate Conversion Option) ADDENDUM TO ADJUSTABLE RATE RIDER First Legislad Hedislad Netkling (et thin) (30)-heit dued in inouddes coanad the exp winds and evolve special, neath also and to an methan was in the manufacture of the control floor, #01-253,362400 (4) 10000 100 rounded to the degreet 178% of of one percent (THIS ADDINGTON ON THE STATE THE STATE OF MUDRISHIT ansympto of the Property some property and the Property of the Constant of the Property of Tanuary. Conversion Date, plue: PIV2-RIGHTHE 94 and is incorporated into and shall be deemed to amend and supplement the Adjustable Rate Rider to the mortgage, deed of a trust, or deed to secure debt (the "Security Instrument"), of the same date which has been given by the undersigned (the "Borrower") to n secure Borrower's Adjustable Rate Note of the same date (the "Note"), as modified by an Addendum to Adjustable Rate Note of the same date; to Washington Mutual Savings Bank (the "Lender"), which Security Instrument covers the property described therein and lace 4728. ALPINE. DRIVE, KLAMATH. FALLS, OR. 97603 Car of hebitorious teacher to drift heat and historia of second His B. DETERMINATION OF NEW PAYMENT AMOUNT paymont amount trait would be sufficient to repay in full the (essabby theorem) seted to owe, on the Effective Conversion Date; together Clausers a marry of west entry such that the country instrument shall have the same meaning when used herein. To the extent that this Addendum conflicts with the terms and conditions set forth in the Security Instrument or in the Adjustable Rate Rider, the terms and Conditions set forth in this Addendum shall control of the Effective Conditions and make that the passenges due after the Effective Conditions with my data matching payments and the conditions are the conditions and the conditions are the conditions and the conditions are the co besit on most in CADDITION TO THE PROVISIONS SET FORTH IN THE COURT AND FALE RIDER, THE date of the ADDENDUM TO ADJUSTABLE RATE NOTE PERMITS THE BORROWER TO CONVERT THE BORROWER'S ADJUSTABLE RATE LOAN INTO A FRED RATE, LEVEL PAYMENT, FULLY NO. AND ENTER THE POINT OF THE POST TO A liked the loan or provided above, I will pay the Note Holder a conversion fee ADDITIONAL COVENANTS: The Note provides for an initial interest rate and for changes in the interest rate and the monthly in payments as set forth in Section A of the Adjustable Rate Rider. In addition, Sections A through F of the Addendum to Adjustable Rate Note permit the Borrower to convert the Borrower's adjustable rate loan into a fixed rate, level payment fully amortizing loan in the manner described below. Accordingly, and in addition to the covenants and agreements contained in the Security instrument and the

Adjustable Rate Rider, Borrower and Lender further covenant and agree as follows: LetoN edit act and action a social and action and the second extended and action and the second extended and action and action and action actions and action action action and action acti

Conversion Date: the amount of my New Morenty Payment; the amount of the conversion Date: the conversion Da A. OPTION TO CONVERT TO FIXED PATE note before the benefit of year sound the benefit of the part of th A. OPTION TO CONVERT TO FIXED RATE

Notivithstanding anything to the contrary in the Adjustable Rate Note or the Adjustable Rate Rider. I may choose to convert my design adjustable rate loan to a fixed rate loan as of the first day of the contrary in the Adjustable Rate Rider. I may choose to convert my design and the first day of the first day each of the following 47 calendar months. Each date as of which I could choose to convert my loan to a fixed rate loan is called a "Conversion Date". The last possible Conversion Date is February 1st 19 99 lagree convers will be subject to: (f) no payment under the Note or security instrument having been more than Inity (30) days past due and the loan an being current and otherwise free from default. (II) Lender's determination that the Property is in satisfactory condition and that the fair market value of the Property is not less than that set forth on the appraisal which Lender was provided in connection with the initial making of the loan; and (iii) if this is a combination construction/permanent loan, the residence and other improvements to the Property have been completed, the loan has been fully disbursed, and principal and Interest payments have commenced (or will commence on Efficances to make this conversion, I must give the Note Holder a written request to convert at least ten (10) days before the next.

Conversion Date (the Effective Conversion Date). Laiso must sign and give to the Lender a document (the Modification Document). in any form that the Lender may require, changing the terms of the Note and Security Instrument as necessary to reflect the conversion. The Modification Document must be signed by: (f) everyone who originally signed the Note and/or Security Instrument unless the Note Holder has since released them in writing from liability on the loan and they no longer have an ownership interest in the Property:

(ii) anyone who has subsequently assumed liability for repayment of the loan unless the Note Holder has since released them in writing from liability and they no longer have an ownership interest in the Property; and (iii) anyone else with an ownership interest in the Property.

I may make inquiry and request verbal quotes of the current conversion rate applicable to my loan at anytime. However, if I have provided a written request to convent and I do not, for any reason, satisfy all requirements to conversion and return the fully executed Modification Document to the Note Holder by the deadline applicable under Paragraph E below, I will fortelt any future light to convert to a fixed rate. In that event, the provision of this Addendum shall be null and void and my loan will remain an adjustable rate loan as

REPUTED TO TREBUTION BUTTON SAVERAGE DANK

Page 1 of 2 IOLES AN LEITHARD, ADDRESS EVA HIS-SOME

ADDENDUM TO ADJUSTABLE RATE RIDER

Loan #01-253-362400 moing Beginning with the Effective Conversion Date, if such conversion has been chosen, my interest rate will be equal to the Federal National Mortgage Association's (FNMA) published Required Net Yield for thirty (30)-year, fixed rate mortgages covered by sbby (60)-day mandatory scheduled/actual delivery commitments that was in effect as of the date fifteen (15) days before the Effective Conversion Date, plus FIVE-EIGHTHS of one percent (.625 %) rounded to the nearest 1/8% of

1%. If I do not occupy the Property as my principal residence on the Effective Conversion Date, my new fixed interest rate will be one-half of one percent (1/2%) higher than the rate otherwise payable? If the unpaid balance of the Note as of the Effective Conversion Date exceeds the then-applicable limits for purchase by FNMA, my new fixed interest rate will be three-eights of one percent (.375%) higher than the rate otherwise payable. If such Required Net Yield is not available, the Note Holder will determine my new, fixed interest rate by using a comparable figure? In any event, my fixed rate will not exceed? "NINE & SEVEN-EIGHTHS percent Clased because of 20875 the 2000 the manual visuoes held (res

located at the addices shown below (the Property 1

DETERMINATION OF NEW PAYMENT AMOUNT

If I choose to convert to a fixed rate of interest as provided in Section A above, the Note Holder will then determine the monthly: payment amount that would be sufficient to repay in full the principal, I am expected to owe, on the Effective Conversion Date, together with interest at my new interest rate, in substantially equal payments by the maturity date (the "New Payment Amount") sourly instrument shall have has came niedning when used harsin. To the extent that this

PAYMENT CIF NEW PAYMENT AMOUNT; CONTINUATION OF FIXED RATES ADDITION CONTINUED TO THE PAYMENT AMOUNT; CONTINUED TO FIXED RATES ADDITION OF THE PAYMENT AMOUNT; CONTINUED TO THE PAYMENT AMOUNT AMOUNT

Beginning with my first monthly payment that becomes due after the Effective Conversion Date. I will, it I have chosen the anotations foregoing conversion, pay the New Payment Amount as my monthly payment, and the interest rate I pay will not change from the fixed rate established as of the Effective Conversion Date.

BORROWER'S ADJUSTABLE RATE LOAN INTO A FIXED RATE, LEVEL PAYLAND HOLDEN

For choosing to convert my adjustable rate loan to a fixed rate loan as provided above, I will pay the Note Holder a conversion fee equal to _ZERO percent (___0_000_%) of that part of principal that, as of the Effective Conversion Date, has not been paid. I will pay the conversion fee at least one business day prior to the Effective Conversion Date, of short for an atherway

Kole permit the Borrower to begiven the Borrower's adalphable tate local and a fixed rate, level payment fully amouth

E. MOTICE BY NOTE HOLDER of beneated deposition to the co-contains and accommoded to make the provider of the co-contains and accommoded to th Before the Effective Conversion Date, the Note Holder will mail or deliver to me a notice of my new interest rate as of the Effective Conversion Date; the amount of my New Monthly Payment; the amount of the conversion fee; and a date (not later than one business day prior to the Effective Conversion Date) by which I must have obtained all required signatures on the Modification Document and actually delivered it to the Note Holder. The notice will include all information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

FAILURE TO CHOOSE CONVERSION I each no blue of northway as steb nose, is

If I do not, at least 10 days before the last possible Conversion Date specified in Section A above, give notice to the Note Holder that I choose to convert my adjustable rate to a fixed rate loan and do the other things that I must do under this Addendum within the applicable times specified in this Addendum, I will no longer have the right to convert my adjustable rate loan to a fixed rate loan in the manner described in this Addendum." making of the loan; and (a), I this is a combination constitubion polimenent loan, the residence

have been completed, the lost has been fully i G. TRANSFER OF THE PROPERTY OR OF BENEFICIAL INTEREST IN HORROWER

Uniform Covenant 17 of the Security Instrument, as amended by the Adjustable Rate Rider, prohibits the Lender from withholding its consent to a sale or transfer of the property (or a beneficial interest in the Borrower if other than a natural person) if the purchaser or transferee meets the Lender's standards of creditworthiness applicable to similar new loans and the Lender's security would not otherwise be impalred. of yessoon as memmani yelloo

Following conversion of my adjustable rate loan to a fixed rate loan as provided above, the above limitations on the Lender's right to withhold its consent shall no longer be applicable and the Lender may, in its sole discretion, either: (i) arbitrarily withhold its consent or (ii) condition the granting of its consent upon the payment of a fee, adjustment in the interest rate payable under the Note, or such other modifications to the terms of the Borrower's loan as the Lender, in its sole discretion, may require.

IN WITNESS WHEREOF, Borrower has executed this Addendum to Adjustable Rate Rider as of the day and year first written was a super the day and year first written was a locally of the naview of the day and year first written was a locally of the naview of the day and year first written was a locally of the naview of the day and year first written was a locally of the naview of the day and year first written was a locally of the naview of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first written was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first written was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the day and year first was a locally of the da above 100% Modification Document to the Moder by the deading applicable under Paragram Modification

to a riked rate, in that evant the provision of this Addandom strait be null

provided in my Adjustable Rate Note.

RETURN TO: WASHINGTON MUTUAL SAVINGS BANK 1409-5th AVE #SENOICL, SEATTLE, WA 98101 Stationed

9548 (5-91)

Page 2 of 2

то ве несоново



15cm #01-25 352400-

2065

ADJUSTABLE RATE RIDER Interest Rate Cap

Loan #01-253-362400-4

(E) Effective Unite of Changes

XELVE CELLIFICATE AND THE CHAPTER TO SHALL OF THE STOLE OF THE RESERVE OF THE PROPERTY DESIGNATION OF THE PROPERTY OF THE PROP T TENK TREPORTED data allections on the should be should be supported very section of the payment changes again. THIS ADJUSTABLE PATE RIDER is made this 7th Yoday of The Golden Control of the Co

IHIS ADJUSTABLE HATE HIDER IS made this and supplement the Morgage, Deed of Trust, or Security Deed (the Security products) incorporated into and shall be deemed to amend and supplement the Morgage, Deed of Trust, or Security Deed (the Security products) incorporated into and shall be deemed to amend and supplement the Morgage, Deed of Trust, or Security Deed (the Security products) in the Morgage of the Security products and shall be deemed to amend and supplement the Morgage, Deed of Trust, or Security Deed (the Security products) in the Morgage of the Security products and shall be deemed to amend and supplement the Morgage of the Security products and shall be deemed to amend and shall be deemed to a shall be instrument) of the same date given by the undersigned (the Borrower) to secure Borrower's Adjustable Rate Note to Washington Mutual Savings Bank (the "Lender") of the same date and covering the property described in the Security Instrument and located at 4728 ALPINE DRIVE, KLAMATH FALLS FOR 97603/1 TESPETYL JAINTEMAR A. RO YTHE SORY SHEET FOR PERSONAL

10 DOITHE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE SUBJECT TO THE LIMITS STATED IN THE NOTE VIF THE INTEREST RATE INCREASES. THE BORROWER'S HONTHLY PAYMENTS WILL BE HIGHER. IF THE INTEREST RATE DECREASES, THE BORFLOWER'S The MONTHLY PAYMENTS WILL BE LOWER, well intelled by delicition of the property of basic and act for its ant officers that the interest and the interest of the interes FIRST YEAR O SHOULD BE ADJUSTED EVERY YEAR, THEREASTER OUT OF THE LOAN AND WILL BE ADJUSTED EVERY YEAR, THEREASTER OUT OF THE LOAN AND WILL BE ADJUSTED EVERY YEAR. THEREASTER OUT OF THE LOAN AND WILL BE ADJUSTED EVERY YEAR.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender in the Security Instrument Instrument

ansumption. Lander may also require the transference may remain a second of the data of th A INTEREST RATE AND MONTHLY PAYMENT CHANGES 1990 per design and adding a monthly payment rate, and the monthly payment rate of the provides for changes in the interest rate of the provides for changes in the provides for chang

monthly payments, as follows: notice and the best of being a content of a lab edition of a lab edition of the content of the c The showing and the state of the meaning of the short of the state of the short of

(A) Change Dates

The Interest rate I will pay may change on the first day of the representation of the large of the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the first day of the rest rate I will pay may change on the rest rate I will be a will be rest.

every 12th month thereafter. Each date on which my interest rate could change is called a "Change Date".

(B) The index

Beginning with the first Change Date, my interest rate will be based on the 1 Year Treasury. Securities Index (the

"Index"), which is the weekly average yield on United States Treasury securities adjusted to constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent applicable Index figure available as of the date 45 days before each Change Date is called the "Current Index".

If the applicable index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice. 2.875 percentage points

Before each Change Date, the Note Holder will calculate my new interest rate by adding %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eight of one percentage point (0.125). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

Except as provided in any Addendum or Rider to this Note, the rate of interest I am required to pay shall never be increased or Except as provided in any Addenoum or Ricer to this Note, the rate of Interest Lam required to pay shall never be increased of decreased on any single Change Date by more than TWO percentage points (2.000%) from the rate of interest Lwas percent (____ 9.875

ADJUSTABLIE HATE HIDER

Interest Rate Can

Toal: \$01, 253-262400-4

Loan #01-253-362400-4

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will mail or deliver to me a notice of any changes in my interest rate and the amount of my monthly payment. before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

Musual Savings Back (the stender) diffice same date and covering the property described in the Security Instrument and los B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER AND THE PROPERTY OF A BENEFICIAL INTEREST IN BORROWER Uniform Coveriant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. - If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person), without Lender's prior written consent, Lender, may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument, Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferce as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, 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 mailed or delivered 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.

	그는 그는 그는 일이 하는 것 같은 사람이 했다.			
BY SIGNING BELOW, BOTTOWE	or accepts and agrees to the	terms and covenants contained	ested e	(A) Chang
RETURN TO: WASHINGTON MUTTAL	SOUTHING DANK	x fatring	1 Picker Theurs	rary (2th month)
		History and the state of the st	vitir line first Onsoge Date. M	។ ខ្លួនក្នុកពេល ។
called the 'Current Index'.	s nelgra each Chance Dalb in	age made of attraction with date 45 days to a line holder with choose	amin'ny mandridra	CONSTANT T The most re (Liberappic stomalice - The
STATE OF OREGON: COU	NTY OF KLAMATH: s			
iled for record at request o	(Mountain Title Co	a. 20+1	
f Jan	A.D., 19 _ 94 at 9:	13 o'clock A M., a	nd duly recorded in Vol	MGA dey

Page 2 of 2

. Jungang

FE & SER ASP