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HIGHLAND COMMUNITY FEDERAL CREDIT UNION 3737 SHASTA WAY

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anns to cover by Lender. If published requested one DEED OF LLEAR for not available border or which is the fact to sum of the party of the sent of the control of the sent of THIS DEED OF TRUST ("Security instrument") is made on February 1, 19940 The granter in THOMAS ECHAMPTON and ANN COOK ("Borrower"). The trustee is Mountain Title Company ("Trustee"). The beneficiary is HIGHLAND COMMUNITY FEDERAL CREDIT UNION. which is organized and existing under the laws of the United States of America, and whose address is 3737 SHASTA WAY KLAMATH FALLS, OR 97603 ("Lender"). Borrower owes Lender the principal sum of Forty Five Thousand & 00/100 Dollars (U.S. \$45,000.00). (This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 1, 2024. This Security instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7, to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH County; Oregon; 13 jul 105 Eccocist. Tougota school mak inchrage behind selv source adoned para library and current based in second countries on the entire countries of the entire countries

Parcel 1 of Land Partition 53+92 being a portion of the SE 1/4 SE 1/4 of Section 3, Township 39 South, Range 9 East of the Williamette Meridian, Klamath county, Oregon ougs, a Richia in the Property it Bouches take a potential and experience contenues in the Social

เลียงความ และ เมื่อเสอร์ เป็นแบบสี ecrosty with all the provision of the lases. If Bengwerthisquing has the topic Property, the Besencial and the test did credition resident replisentations donouning. Ecrowar's excupance of the Property on a principal teadgrees. At this Smurry life turns it is assemble, Berrovar stell to Lender, (or foliad to provide Lender with advantable aroundford, we consected with the loan declanded. Fulling his han in high incheet to interest. Borravia shad also ba in didnet a Borraver, the high the Frant application process, gara rebroidally tall of or inspect she information on sustainable pressure of the Bonowica to see in the Prepart or other majoral brominest of the Sen presently this Seauly throunder of configure ee provided in palegraph 18. By causing the retion of princeeding to be estimated with a roung trackin Leaders great aim deviationaling, predicting otherwise metal sty impas the Non creeked by this Security the current or Londol's Security the seat. Secretar, or y care went and temptial, and anal and design, danaga or impar the Proporty plays the Proporty to datalorate, podanal weakshop the Property. Executes shall be an durath a say include sectors or proposition, whether cash of compact, is begun that in Unitaria good falls judgineral capid assert in Infection of the Proport of witing, which chase a this not be uncoordably withheld, or unless extendeding secupplianced cold which are repond Ection et a conict, Edit contrine to decrept the thoolary as Barrower's physhal residence for at least one year after the East-of-pertuation, unless tonger otherwise agreed in this exact can of this Security instruction and early scens A carpening and one has a control as por control buttering agreed will be a control and the second of the control of the

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Man adjust to want of the security Instrument as the "Property." Man adjust to want of the security Instrument as the "Property." Man adjust to want of the security Instrument as the "Property." Man adjust to want of the security Instrument as the "Property." Man adjust to want of the security Instrument.

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. The Biosetth of Guns Bot advancement on days a transposition from the jumpances

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, paramoco biochara quer per elemente de appropriate de manager de property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: follows: follows takes takes to perform the first process of the control of the contro 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. * servery would a

2. Funds for Taxes and Insurance. Subject to applicable law or to a written walver 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 litems." 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 to an 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 the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items of otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a tederal agency, instrumentality, or entity (including Lender, it 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 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 ban, 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 ambums permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in

Unan payment in that of all sums secured by this Security distrument Leader 20th promptly regard to that he reads held by Lucker, P. Rommer that mere up the descioncy is na note than there manthly payments, extendedusels descressor.

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(Continued)

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 hems when due, Lender may so notify Borrower in writing, and, in such cas Borrower shall make up the deficiency in no more than twelve monthly 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 Funds held by Lender. II, under paragraph 21. Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by under paragraph 21. Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale as a credit against the sums secured by this Security instrument is occurred to Annual Control of Sale as a credit against the sums secured by this Security instrument is occurred to Annual Control of Sale as a credit against the sums secured by this Security instrument.

Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second; to amounts payable under paragraph 2; third, to interest due, fourth, to principal due, and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, lines and impositions attributable to the Property which may attain priority due; and last, to any late charges due under the Note. over this Security Instrument, and leasehold payments or ground rents, if any! Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all rotices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender all rotices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the national states of the paragraph.

Borrower shall promptly discharge and lien which has priority over this Security Instrument unless Borrower. (a) agrees in writing to the payment receipts evidencing the payments. of the obligation secured by the lien in a manner acceptable to Lender, (b) contests in good faith the lien by, or defends against enforcement of the lien In, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lander 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 iten. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice transfer pours. The second the transfer of the actions set forth above within 10 days of the giving of notice transfer pours.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property Insured against loss by fire; hazards included within the term extended coverage and any other hazards; including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower falls to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.2 second

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, it under restoration or repair is not economically feasible or the restoration or repair is economically feasible and Lender's socurity 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 Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument. 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. And the blossources

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

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 stay 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 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 shall not destroy, damage or impair the Property, allow the Property or 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 this Security instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's Interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or falled 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 represent the property as a principal residence. comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender

Managements and agreements contained in the Property. If Borrower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lander's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys fees and entering on the Property to make repairs. Atthough Lender may take action

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment; these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable; with interest, upon notice from Lender to Borrower requesting payment, your and whose they

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect off, for any reason, the mortgage insurance coverage required by Lender (lapsed or ceases to be in effect. Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the montgage insurance previously in effect, from an alternate mortgage Insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum insurer approved by Lender. It substantially equivalent mortgage insurance coverage is 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 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 by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the promiture required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance and in the requirement for mortgage in the re loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable

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

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other

taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lendor.

In the event of a total taking of the Proporty, 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 instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the teking. 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

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otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument

If the Property is abandoned by Borrower, or if, after notice by Lendar to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due.

Unless Lender and Sorrower 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.

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower'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's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or precise 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. I Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Bor c ver who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and onvey 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.

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 or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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 mall to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable 1995 A abboard THOMAS E TRANSPORT and VIDE COCK to the Resource to be gift.

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

CO172-Transfer of the Property of 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 II

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 at 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

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security. Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sate of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument.

Those conditions are that Borrower. (a) pays Lender all sums which then would be due under this Security Instrument and the Note 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 Lander may reasonably require to assure that the sen 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.

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 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

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 be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. if Borrower fearns; 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: gasofine, kerosens, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials the jurisdiction where the Property is located that relate to the jurisdiction where the Property is located that relate to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the Property is located that relate to head to the jurisdiction where the property is located that relate to head to the jurisdiction where the property is located that relate to head to he

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 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 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 Proporty. The notice shall further inform Borrower of the right. to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Londer 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. I describe a possess of the evidence. I describe a possess of the cocurrence of an event of the cocurrence of an event of

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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 masses prescribed by applicable law to Borrower and to other thy applicable law. After the time required by applicable law, Trustee, will bout domand 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 postoone sale of all or any percel 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 sule.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property at any sule.

The recitals in the Trustee's deed shall be prima facle evidence of the trust of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' tees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. 22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee, shall reconvey the Property without warranty and without charge to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs 23. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law 24." Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an additional and the security instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an additional and the security instrument and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and in the Note, "attorneys' fees." Shall include any attorneys' fees awarded by an additional and additional additional and additional additional and additional additiona appellate court. 25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such inder shall be incorporated into and shall arrend and supplement the covenants and agreements of this Security Instrument as if the inder(s) were a part of this Security Instrument. [Check applicable box(6s)] of Alect Education Covenants and agreements of this Security Instrument as if the inder(s) were a part of this Security Instrument. [Check applicable box(6s)] of Alect Education Covenants and agreements of this Security Instrument as if the inder(s) were a part of this Security Instrument. [Check applicable box(6s)] Adjustable Rate Rider Company to voi Condominium Rider, 25 20 50/01/00/00 Graph L. 1-4 Family Rider Graduated Payment Rider so that Planned Unit Development Rider S De Lich Biweekly Payment Rider so to a policycome and a second so that the property of the second Other(s) [specify] Physical Color and reduct of the new Loan Servicer wild the address to Which payment; thous the mate. The sold a cast also obtains at a a changa of the Luan Sorzoon Bonoway will be pistarwithon notice of the cuange in accordance with being 12th 12 doc-BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it is a subject A solid may result in a clustyn in the social known balloc Laur Sarvice"). That col 19. Salo to Mary, Changu of Load Erryton. The your or a perpetation when the Coelebration will the Secure, heretoeing roay or 2012 and 19 Witnesses: plac occurred. However, the right to tempters als at reptily in this comsarproudera emont by Penekan, this Security institution of e dra Secretiu menupent Londera lignis in die forotica and Bandwors ob Schi (Sea) Jacustanni, including but side similes in reasonatho chernoys least and Aug 法律指 THOMAS E. HAMPTON-BOTTOWER ancelecturing had occurred; (b) cures any occupit of any other coverating on agreet saids. (c) bays, at althemses incured in entercing the Socially These sentiagns are that Bonewar. (a) pays thader at some which that would be Only in Court and individual uses of the Proporty purposes in any poster of side contained in this become insurance POT DESCRIPTION (SOU) features of almost fine of all any bins prior to the newfor of 1(a) 5 days (or each other belief as substable for the ANN COOK-Borrowe to, Bortoworks flight to Rollistate. If Borrowic mosts continue, Bourower slighting the light to have enjoyeered PRINT PARTY the data the reference delivered of market entires INDIVIDUAL ACKNOWLEDGMENT th aless hay opean railest anal dec OFFICIAL SEAL TO LETT DO STATE OF TO POSO N SE OF THE TIME OF THE ECOLUMNICATIONS HELEN M. FINK
NOTARY PUBLIC - OREGON P. P.
COMMISSION NO. 014766
MY COMMISSION EXPRES APR 20, 1996 cosour Legino, the in this of newspressment by the Society linearitiests. He Convilled interest in Engravier. It is grant plat of the door translatined and by 188 or is not a trained passon will be a second and by 188 or is not a trained passon. He ລ ເຂດຍິດໃ**ນຕະຊາ ໃ**ນໄດ COUNTY OF TION chunga copy of the Note said of the Security instrument COn this day before me, the undersigned Notary Public, personally appeared THOMAS E. HAMPTON and ANN COOK, to me known to be the individuals described in and who executed the Deed of Trust, and acknowledged that they signed the Deed of Trust as their free and voluntary act and deed, for the uses and purposes therein mantioned. St. 1972 Security resonances of high value coulests with in the area law the Given under my hand and official seal this n vabled the Property on the manually king Residing dumi percuon OREGON Notary Public in and for the State of My commission expires he how in the making a court partition to Borcagor, the rational reduces prinking his reductionally by treated so a public procession religious and Tollywer which exceed to perform a train wat the himdera to government benderhight choosed farmage that by reducing the part of the plant wat STATE OF OREGON: COUNTY OF KLAMATH Mountain Title co day Filed for record at request of the A.D., 19 94 at 9:56 o'clock A.M., and duly recorded in Vol. Feb on Page 4504 Mortgages Evelyn Biehn County Clerk Mullendas \$25,00 FFF e di propieta di contra de la contra propieta de la contra de la contra de la contra de la contra de la contra

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