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(Borrow at) The furshee is MXINTAIN TITLE COMPANY OF IXTAVATH COUNTY, an Oregon (Borrow at) (The furshee) (The steed) (The steed) INSERTING INCLUES MUTUAL SOUTHS: Mutual South Sout		THIS DE	ED OF TRUST ("Securit /	Instrument") is mad	e on <u>September</u> 2	<u>3rd</u>	
(Porrow ap) The trustee is MOUNTAIN TITLE COMPANY OF (ITAMOTH COUNTY, an Oregon Crocoration (Trustee). The beneficiary is which is organized and adoting under the laws of Washington , and whose address is _1201 THIRD AUSNUE, [Cruster]. Bortower owes Lender the principal sur of the principal sur of the trust of the trust of the principal sur of the trust of the principal sur of the trust of the trust of the principal sur of the trust of the trust of the principal sur of the principal sur of the trust of the trust of the principal sur of the principal sur of the trust of the trust of the principal sur of the principal sur of the trust of the trust of the principal survey of the principal survey of the security instrument and the Note. For this purpose, Borrow the accellary games and comments and agreements under the Security instrument and the Note. For this purpose, Borrow the accellary games and comments of the control the security is the trust of the principal survey of the trust of the trust of the principal survey of the trust of the control trust of the principal survey of the trust of the trust of the principal survey of the trust of the trust of the trust of the principal survey of the trust of the trust of the trust of the principal survey of the trust of the		el 562 + 14 2	− βηγ ητη φαταγοριατική η η - Απ γητικό φαταγοριατική η η		n and a state of the state of t		
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and whose address is 1201 THTRD AVENUE, STATTLE, WA SHOT Borrower oves Lendent the principal sur of THIKTY-TWO. [HOUSISAD, 6. 00/100 Dollars (U.S. 5, 32, 000,00) This debt is evidenced by Borrower's note dated the same date as this Security instrument (Neter), which provides for monthy payments, with the full debt, if not rate dated the same date as the security instrument of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the paymin of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the paymin of the core of Borrower's covenants and agreements under this Security instrument and the Note. For this purpose, Borrow erin sociably grants and conveys to Trustee, in trust, with power of sells, the following resented priopenty located in <u>TLANCH</u>							
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instrument. All of the foregoing is refer ed to in this Security instrument as the "Property."

BORROWER COVENANTS that Horrower is lawfully seised 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 agrints all claims and demands, subject to any encumbrances of record. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited under the build of the property.

variations by jurisdiction to constitute a unit of security instrument covering real property. 142

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

 Payment of Principal and Interest; Prepayment and Lats Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and uny prepayment and lats charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and uny prepayment and lats charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and uny prepayment and lats charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and uny prepayment and lats charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and uny prepayment and lats charges. Borrower shall promptly pay when due the principal of and interest; Prepayment and Lats Charges. Borrower shall promptly pay when due the principal of and interest.
 Funds for Taxes and insurance. St bject 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 heazed or property insurance premiums; (d) yearly lood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called 'Escrow Items.' Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortginge lean may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow items, 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 fax reporting service used by Lender in connection with this loan, unless applicable law provides theorem. Unless an account is made as an ultitate law reporting her to be hall not be required to pay Borrower to pay a otherwise. Unless an agreement is made or ap plicable law requires intorest 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 emour is 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 arrount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower In writing, and an such case Borrower shall pay to Lender the amount necessary to make

Escrow terms when due, Lender may so houry sorrower in writing, and consider case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve 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. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the ecquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.
3. Application of Payments. Unless applicable law provides of envise, 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 interest due; f

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

Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and lease hold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that nanner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall

promptly furnish to Lender receipts evidencing the payments. Borrower shall promptly discharge any lian which has priority over this Security instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opin on 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 lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien.

Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice. 5. Hazard or Property Insurance. Be rower 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 approvel which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with

paragraph 7. All-insurance policies and renewals shall be acceptable to bender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lende'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 be rower. 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 Lencer 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 rotice is down.

In order is given. Unless Lender and Borrower otherwise at ree 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 Instrum ent immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Lesseholds. Borrower shall occupy, establish, and use the Property as Bo rowe's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence or 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, allo v the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provider in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes fc field to 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 feiled to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not I mited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security 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 bankruptor, probats, for condemnation or forfeiture or to er force laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Londer's rights in the Property. Londer's actions may include paying any sums secured by a lion which has priority over this Security instrument, appearing in court, phyling reasonable actionarys fees and entering on the Property to make repairs. Although Lender may date action under this paragraph 7, Lender does not have to do so. A may 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 terns of payment, these anounts shall be an interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from used to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to making the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect. Forrower shall pay the premiums required to obtain coverage substantially equivalent to the required by Lender lapses or ceases to be in effect, to conver shall pay the premiums required to obtain coverage substantially equivalent to the cost to Borrower of the montgage insurance previously in effect, from an alternate montgage insurance previously in effect, borrower shall pay to Lender each month a sum equal to one twelth of the yearly montgage insurance previously and by Borrower when the insurance coverage lapsed or ceased to be in effect. Londer will accept, use and retain these payments as a loss reserve in lieu of montgage insurance. Loss reserve payments may no longer be required by Lender again becomes available and is obtained. Borrower shall pay the premiums being get 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 being again to the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums being again to montgage insurance insurance in affect to to provide a loss reserve available and is obtained. Borrower shall pay the premiums being again becomes the montgage insurance insurance in affect to to provide a loss reserve available and is obtained. Borrower shall pay the premiums the montgage insurance insurance and the provide a loss reserve available. required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.



9. Inspection. Lender or its egent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection spectify reasonable dates for the inspection. The proceed of a sty award or claim or damages, direct or consequential, in connection with any condemnation or other taking of ally part of the Property, or of conveyance in lieu or condemnation are thereby assigned and shall be paid to Lender. In the event of a total taking of the Property, or of conveyance in lieu or condemnation or other taking of ally part of the Property, or of conveyance in lieu or condemnation are been by assigned and shall be paid to Lender. In the event of a total taking of the Property in the proceeds shall be applied to the sums secured by this Security Instrument, whether or not the raking, unless Borrower and Lender of the rise effect in writing, the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender of the attaing. 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 in mediately before the taking is equal to or grader than the amount of the sums secured by this Security Instrument immediately before the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking of the Property in which the fair market value of the Property inmediately before the taking is less than the amount of the sums secured immediately before the taking of the Property inmediately before the taking is less than the amount of the sums secured immediately before the taking of the Property in which the fair market value of the Property immediately before the taking of the Property in which the fair market value of the Property inmediately before the taking is less than the amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the

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

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

11. Borrower Not Released; Forb tarance By Lender No: a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument righted by Lender to any successor in Interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's auccessor's 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 unprictation of the sums secured by this Security Instrument righted by Lender to any successor in Interest or secured by this Security Instrument or otherwise modify unprictation of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's Borrower's successors in Interest. Any forbearance by Lender in exercising any right or remedy shall or the awaiver of or proclude the provise if any right or remedy. not be a waiver of or preclude the exercise of any right or remedy. 12. Successors and Assigns Bc unci; Joint and Several Liability; Co-signers.

The covenants and agreements of this Security 12. Successors and Assigns brunct; Joint and Several Liability; Co-signers. The covenants and agreements of this Security instrument shall bind and benefit the successors and assigns of ander and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrow a who co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, to bear 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, Infairy 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 a under the Note.

prepayment without any prepayment chargs 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 stated herein or any other address Borrower or 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 para graph.
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 the Note are declared to the severable.

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. Lender may, at its option, require immedia: payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercises is prohibited by federal law as of the date of this Security Instrument. However, this option shall not be if Lender exercises this option, Lender shall give Borrower norice 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 Borrow er must pay all sums secured by this Security Instrument. If Borrower tails to pay the security instrument. If Borrower fails to pay the secure of the notice is delivered or mailed within which Borrow er must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this need Lender may in the secure pay all sums secured by this Security Instrument. If Borrower fails to pay the security instrument.

pay these sums prior to the expiration of this penod, Lender may in roke any remedies permitted by this Security Instrument without further notice or demand on Borrower

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this 18. Borrower's flight 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 sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument. Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. U on 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. 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 Bo rower. A sale may resu t 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 (togical payment with be change) in a change 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.

and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law. 20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not apply to the presence, use, or storage on 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 learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary; Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law As used in this paragraph 20, 'Hazardous Substances' are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flam hable or toxic petroloum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or forma dohydo, and rack active materials. As used in this paragraph 20, 'Environmental Law' means foderal laws and laws of the juriadiction where the Property is located that relate to health, safety or environmental protection. NON-UNIFORM COVENANTS. Borrower and Lender further covenant and acree as follows:

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. Londer 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 cate the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acct teration of the sums a sourced by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration, and the right to bring a court action to assert the non-existence of a default or any other defense of Borrow r. to acceleration and sale. If the default is not cured on or before the date specified in the rotice, Lender at its option may require in mediate payment in the lof all sums secured by this Security Instrument without further demand and may invoke the power of sale and ary 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. -

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If Lender invokes the power of salt, Lender shall execute or cause Trustee to concute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. To der or Trustee sold and shall cause such notice to be recorded in each county in which any part of the Property is located. To der or Trustee the and its notice of sole in the manner prescribed by applicable law to Borrower, ahail sell the Property at public all of the highest bidder at the time and place and under the torms designated in the notice of sale in one or more parcels at d in any order. Truste's determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Borrower to announcement at the time and place of any previously scheduled sale. Additionand C.R. Property at any sale.

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Property at any sale. Trustee chall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facte evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this. Security instrument; and (c) any excess to the person or persons legally entitled to it.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security in trumment and all notes e videncing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and conder shall charge Bor ower a release fee in an amount allowed by applicable law. 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 Procenty, 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 or d'in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. Riders to this Security Instrument. If one or more iders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider (s) were a part of this Security Instrument. [Check applicable box(es)]

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