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THIS DEED OF TRUST ("Security Instrument") is made on October	13, 1994 . The grantor is
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hat been light all career of a second plant width as complete additional and other for the plant of	
Borrower"). The trustee is Mountain Title Company of Klamath County, An	Oregon Corp
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Trustee"). The beneficiary is Correct Interstate BANK OF ORBON; NIA.	
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hich is organized and existing under the laws of The United States of America Idress is P.O. BOX 3131, Portland, OR 97208-3131	, and whose
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down was see nothing as provide a set the set of the se	ves Lender the principal sum of
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Forty Thousand and 00/100 Deltas and Dollars (U.S.	\$ 40000.00).
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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. BORROWER COVENANTS that Borrower is havfully seised of the estate hereby conveyed and has the right to grant and

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convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record. THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited

variations by jurisdiction to constitute a uniform security instrument covering real property. UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: 1. Payment of Principal and Interest; Prepayment and Late Charges.

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note. Borrower shall promptly pay when due the 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to

Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrew 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 or

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

made. The Funds are pledged as additional security for all sums secured by this Security Instrument. If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is

not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds

held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this

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

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

Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments. Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to Lender; (b) contests in good faith the lien in a manner acceptable to by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this

Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice. 5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or bereafter crected 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 withheid. 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.

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All insumance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall us the right to hold the policies and renewals. If Lender requires Rorrower shall prove that renewals are all receipts of paid **BROSE**

have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid nave me right to note me poncies and renewais. If Lender requires, Borrower shall promptly give to Lender an receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender premiums and renewal notices. In the event of loss, Horrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or the sums

Property damaged, II the restoration of repair is economically reasible and Lender's security is not restoration of the sums 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 Remover 16 Remover abordone the repair is not economicany, reasone or Lenger's security would be ressened, the insurance proceeds shall be applied to me 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 down a notice from Lender that the insurance cortier has offered to cattle a claim, then secured by this becamy instrument, whener or not men due, with any excess paid to moreover, it 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 I and a more called the insurance moreover. I prove the moreover is a notice to receive the Brower to the the more and the settle a claim. Property, or does not answer wining 50 days a nouce from Lenger that the insurance carrier has offered to seeme 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 Instaurant, whether or not then due. The 30 day period will be in when the notice is given

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 Rorrower's right to any insurance policies and proceeds resulting from damage to the the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. It under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property mine to the acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property mine to the acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the property mine to the acquired by Lender to the action of the sume coursed by this Security Letterment immediately.

21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.

b. Occupancy, rreservation, maintenance and rrotection of the property; borrower's Loan Application; Leasenoids. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of the Property and Property as Borrower's principal residence within sixty days after the execution of borrower snau occupy, establish, and use the property as Borrower's principal residence winnin sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the prior to the acquisition. this Security instrument and shall commute to occupy the Property as burrower'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 extension discupancy arises arise which are beyond Romaner's control. Romaner shall not destroy damage or impair the Property uate of occupancy, unless Lender outerwise agrees in writing, which consent shall not be unreasonably withhead, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Borrower's deterior to deterior to compite mote on the Borrower shall be in default if any forteiture extended

extendating circumstances exist which are beyond Borrower's control. Borrower shall be in default if any forfeiture action or allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise motion of the property of the second by this Security Instantant or Londor's country interest. Borrower was each proceeding, whether civil or criminal, is begun that in Lender's good taith judgment could result in forteiture 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 Londer's good faith determination products forteiture of the Perspective interest in the Departure of the Depart deraute and reinstate, as provided in paragraph 18, by causing the action or proceeding to be distrussed with a ruing that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the line second by this Security Instrument of London's country interest. Borrower shall also be in default if Borrower during the Lenger's good rain generalization, precisions formation 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 loss employing the security instrument or lender's security interest. The security is a security interest to Londer (or found to provide Londer with the tien 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 loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing

size comply will all the provisions of the lease. It boltower acquires nee the to the rioperty, the reasoning and the fee the size in merge inless Lender agrees to the merger in writing. 7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruntey probate for condemnation or forfaiture or to enforce laws or regulational) they lender may do not an

uns security instrument, or mere is a legal proceeding unal may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property Lender's actions may include proceeding in bankrupicy, probate, for concernation or forretuire 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 IN WHATEVER IS NECESSARY IN PROJECT 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 personable attorneys' fees and entering on the Property to make repairs. 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 s not have to do so. Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Any amounts usoursed by Lender under uns paragraph / snau become againonal 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 dishursement at the Note rate and chell be reached, with interest upon ratio from London to Borrower secure over the date of

disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment. S Mortgage Insurance [16] and required mortgage insurance as a condition of making the loss secured by this C 8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security

6. Mortgage insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security instrument. Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to the mortgage insurance coverage required by Lender lapses or ceases to be in effect, a cost substantially equivalent to the mortgage insurance in effect at a cost substantially equivalent to the mortgage insurance in effect at a cost substantially equivalent to the mortgage insurance in effect. morigage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to the obtain coverage substantially equivalent to the morigage insurance previously in effect, at a cost substantially equivalent to the morigage insurance previously in effect, at a cost substantially equivalent to the morigage insurance previously in effect. obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If cost & borrower of the mongage insurance previously in effect, from an alternate mongage insurer approved by Lender. If substantially equivalent mongage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mongage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effort. Lender will cover the part there are the presented on a loss more than the insurance coverage lapsed or ceased to one-twenth of the yearly mongage insurance premium being pain by Borrower when the insurance coverage tapsed 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 be in effect. Lender will accept, use and retain inese payments as a loss reserve in neu 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 ular Lenger requires) provided by an insurer approved by Lenger again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance and to address resultion to be been been as a second to be been as a

premiums required to manually mongage insurance in creek, or to provide a ross reserve, and the req insurance ends in accordance with any written agreement between Borrower and Lender or applicable law. surance enus in accordance with any written agreement between Borrower and Lender or applicable law. 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower nonce at the time of or prior to an inspection specifying reasonable cause for the inspection. 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be traid to Lender.

Page 3 of 8

shall be paid to Lender.

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Form 3038



In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, 32070 In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, which the fair market property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument, 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 taking, divided by (b) the fair market value of the Property immediately before the taking. taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the

sums secured by this Security Instrument whether or not the sums are then due. If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an

award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether 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; Forbearance By Lender Not a Waiver. 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 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 or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any

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

make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent. 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 exceed the permitted limits, then: (a) any such to an 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

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

address stated herein of any other address Lender designates by house to bollower. Any house provided in this paragraph. 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

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 immediate paymer" 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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted

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 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 Security instrument, Lender's rights in the Floperty and Boltower's Obligation to pay the sould security of 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

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Page 4 of 6

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Page 5 of a

Form 3ns

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 24. Attorney's Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under applicable

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Such person or persons a fee for reconveying the Property, but only if fee is paid to a third party (such as the Trustee) for carries randored and the charging of the fee is personing to the fee is person or persons a fee for reconveying the Property, but only if

expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made expressed or impued. The recutais in the Trustee's deed shall be prime face 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

time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place or implied The resider in the Trustee's deed shall be prime from without any covenant or warranty,

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded of an event of default and of Lender's election to cause the property to be sold and shan cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law Trustee without demand on Rorrower shall call the Droperty at public auction to the birdset bidder at the applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of 21. Acceleration; Kemetics, Lenner snau give nouce to borrower prior to acceleration following borrower's oreacn 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 data not loss than 30 days from the date the notice is given to Borrower by which the default must be cured; and (d) applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Droparty. The notice shall further inform Participation of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand 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

this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by As used in this paragraph 20, tracations Substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in

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 governmental or regulatory agency or private party involving the rioperty and any machine Substance of Environmental or regulatory authority, that any of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any constitution of any User double Substance offecting the Droperty is necessary. Borrower shall promptly take all removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all

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

more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

19. Sale of Note: Change of Loun Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one of more times without prior notice to Borrower. A sale may result in a change in the entity (known as the Toan 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

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158 25. Riders to this Security Instrumen curity Instrument, the covenants and agr	t. If one or more riders as eements of each such rider s	the executed by Bor hall be incorporate	rower and record l into and shall and s Security Instrum	ed together with this nend and supplement ent.
heck applicable box(es)] Adjustable Rate Rider Graduated Payment Rider	Condominium Rid	er lopment Rider Rider	1-4 Family R Biweckly Pa Second Hom	ider yment Rider
Balloon Rider VA Rider VA Rider Marken of the second secon	Other(s) [specify]	nersig at the s Senate of the senate of the		
BY SIGNING BELOW, Borrower and re		s and covenants cor	tained in this Secu	urity Instrument and
iny rider(s) executed by Borrower and	corded with it.	P.H.		(Sea
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STATE OF OREGON On this day of Raymon day of Raymon day the foregoing instrument to be My Commission Expires: Official Seal) OFFICIAL SEAL HELEN M. FINN NOTARY PUBLIC - OR COMMISSION EXPIRES APP -SH(OR) (9403)	Kiangen and Ursen and woluntary act voluntary act solution EGON 220, 1998 Table 10 10 10 10 10 10 10 10 10 10 10 10 10 1	and deed. Before me: <u>Hell</u> Notary Public for Orea	, personally ap Archerson	and acknowle
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EXHIBIT "A" LEGAL DESCRIPTION

A portion of tract 71 of FAIR ACRES SUBDIVISION NO. 1, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon. described as follows:

Beginning at a point on the East line of said Tract 71, 161 feet South of the Northeast corner of said Tract 71; thence South along the East line of Tract 71, 100 feet to a point; thence West and parallel to the North line of said Tract 71, 173 feet to a point; thence North and parallel to the East line of said Tract 71, 100 feet to a point; East and parallel to the North line of said Tract 71, 100 feet to a point; thence and parallel to the North line of said Tract 71, 100 feet to a point; SUBJECT TO a 30 foot existing roadway along the Easterly line of said Parcel.



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ADDENDUM TO DEED OF TRUST

The Lender intends to assign its rights under the attached Deed of Trust to the Oregon Department of Veterans' Affairs (ODVA). In the event the ODVA accepts such assignment, the rights and obligations of the parties to the attached Deed of Trust are expressly made subject to this Addendum. In the event of any conflict between the provisions of this Addendum and the provisions of the Deed of Trust or Note, the provisions of this Addendum shall control. All provisions of the Deed of Trust not inconsistent with this Addendum shall, and do, remain in full force and effect, including, but not limited to, the remedies available to the lender or its successors or assigns in the event of a default as described therein.

SPECIAL PROPERTY OF

As long as this Deed of Trust is held by the ODVA, or its successors or assigns, the holder may declare all sums secured by this Deed of Trust to be immediately due and payable if:

All or part of the property is sold or otherwise transferred (other than by devise, descent or operation of law) by Borrower to a purchaser or other transferree, or

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Borrower rents, leases, or within 60 days after the loan is closed, fails to occupy as the borrower's principal residence, the property described in the Deed of Trust, or

STATE OF OREGON

Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Internal Revenue Code in an application for this loan.

Consideration, if any;	
Shinetes of Audresia	
After recording, mail to:	Until a change is requested all fax statements about
MAST INTERSTATE BANK OF OPPOON NA	
REST INTERSTATE BANK OF OBEGON, NA RESIDENTIAL PRODUCTION SUPPORT DUP.O. BOX 3131 GIGMAN (MATERS ADA HWAC PORTLAND: OREGON 97208	RAYMOND & GRACIE ANDERSON (Name of Borrower)

The Berrows Conder Manue was the approximate and states as is a

The Borrower understands that the agreements and statements of fact contained in the Addendum to Residential Loan Application are necessary conditions for granting this loan. VARIAR EXCLUSION NOTICE TO BORROWER: THIS DOCUMENT SUBSTANTIALLY MODIFIES THE TERMS OF THIS LOAN. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT. HIRE BEERE TO THE PRESERVE TO THE PRESERVE AND THE PRESERVE gyaden i den I hereby consent to the modifications of the terms of the Deed of Trust and Note which are contained in this Addendum. 승규는 가슴을 다 VIIII ISCINCIUI (1194 M. ang pagangangan Signature of Veteran Date Signed 100 Signature of Spouse Date Signed 1007 Servicen that of the Integral Revenue Could be un service the CHT Fortower orbits of misrepresente if the the texture of whit created and STATE OF OREGON 33 anatto elique. De professe described more a se se County of 7 at mille the second and the data there are here a con-On , before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Xaum known to me to be the identical individual described in and who executed the within instrument and acknowledged to me that ______ executed the same freely and voluntarily. departe el eller contrar pyrme Dead of Trassic Be immediate da IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal this day and year last above written. or a seigne in the event of a defend as deachbor. Hoode 1233月34月4月1日 OFFICIAL SEALOR OF 201 galage (Notary Public In and for said County and State) HELEN M. FINK NOTARY PUBLIC - OREGON COMMISSION NO. 014766 MY COMMISSION / 2018 APR 20, 1996 (Seal) My Commission expires: bolineen jj E 494 Guovanos STATUS LINELING IN henisy ware a factor of the constructions and where a loss is such as a constru

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STATE OF OREGON: COUNTY OF KLAMATH: 55.

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