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Return to: PACIFIC POWER & LIGHT COMPANY

Volmes Page 1035

01-17-95A11:32 RCV 920 SW SIXTH AVENUE, 440 PFFC 1290 DSB

PORTLAND, OR 97204

Work Order Number: 41360-12434-4015  ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.  1.92 %  You have the right to receive an itemization of the Amount Financed.  Your payment schedule will be:  Number of Payments  Amount Financed: The amount of credit provided to you or on your behalf.  \$ 5000.00  I want an itemization  I want an itemization  I want an itemization  I do not want an itemization  When Payments Are Due  First Installment Due Date: Feb i 1995  And you have made all payments are paid the scheduled.  S 3247.60  Late Charge: If a payment is late, you will be charged 4% of the payment.  I want an itemization  I do not want an itemization  I do not want an itemization  I do not want an itemization  First Installment Due Date: Feb i 1995  And you feach month  Final Installment Due Date: Jan i 2000  Sale, Transfer or Refinance: If you sell, transfer or Refi	B C Property of the He	OME INSULATION	37.204
Social Security Number: 3-401-7270  KLAMATH FALL OR 97603  Work Order Number: 4015  DISCLOSURE STATEMENT  PERCENTAGE RATE The cost of your credit as a yearly rate. 1.92 %  The dollar amount the credit will cost you. \$247.60  You have the right to receive an itemization of the Amount Financed. 1 want an itemization  Your payment schedule will be:  Number of Payments Amount of Payments When Payments Are Due    1	Borrower(s) (Names and Ad	ddress)	ISSORY NOTE AND MORTGAGE
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Late Charge: If a payment is late, you will be charged 4% of the payment:    Sale, Transfer or Refinance: If you sell, transfer or Refinan	38	\$ 87.46	First Installment Due Date: Feb 1 199
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See your contract of you are giving us a security interest: You are giving us a security interest.	Prepayment: If you pay off and your	I will be charged 4% of the pays	ment Due Date: Jan 1, 2000
school in a pay 81 of the	See your contract document below a	will not have to pay a penalty.	a property, you will have to pay all of the
LOAM and prepayment refunds and penalties	consulted date, and prepayment refur	any additional information about	eing purchased and in your real property
Security Interest: You are giving us a security interest in the goods being purchased and in your real property see your contract document below for any additional information about nonpayment, default, any required repayment in full before the  LOAN PROCEEDS  We will loan you the Amount Finance of the pay a penalty.	• We will loan you the American		ueraunt, any required repayment in full before the

- N PROJECUS

  We will loan you the Amount Financed described above so that you can buy insulation goods and services from independent contractors chosen by you
- contractors chosen by you.
  You agree to use the insulation goods or services on properly that you own or are buying ("insulated Properly). The insulated Properly). The insulated Properly.

  According to the office plat thereof on Significant County Oceans. Sarden **PAYMENTS**
- We will give you the loan proceeds after we determine that the installed insulation goods and services comply with our standards.

- You promise to pay the Total of Payments described above to Pacific Power & Light Company at One Utah Center, Salt Lake City, Utah 84140-0007.
- Utan 84140-0007.

  You agree to pay us in monthly installments beginning on the First Installment Due Date and continuing on the same day of each You may pay us any appoint in advance without any papers. FAILURE TO MAKE PAYMENTS

- WHE TO MAKE PAYMENTS
  If you fail to make a payment on time, the full unpaid balance will become due even if we do not demand payment
  if you fail to pay an amount due under any mortgage, fand sale contract, or other encumbrance on the insulated Property, the full
- uripand parameter will become due.
  If you fail to make a payment within fifteen days of the due date, you also agree to pay us a late charge equal to four percent of the
- late payment.

  If we use a lawyer to collect this promissory note, you agree to pay us reasonable costs and attorneys take (including that and appellate fees) whether or not county proceedings are necessary.

- SALE, TRANSFER OR REFINANCE OF YOUR PROPERTY

  If any interest or part of the insulated Property is sold, transferred or refinanced, you agree to pay us the full unpaid balance.

  You agree to notify us in writing of any sale or transfer of the insulated Property, whether the sale is voluntary or involuntary you sale or transfer.

  SALE, TRANSFER OR REFINANCE OF YOUR PROPERTY

  You agree to pay us the full unpaid balance are remarked us this notice as soon as you know that the sale or transfer will occur and not later than one week before the expected
- sale or transfer.

  The notice must include your name(s), the address of the property, the name(s) of the person(s) to whom the property is being sold or transferred, and the name of any person who is acting as a closing agent for the sale or transfer.

  You are authorizing us to contact any person named in the notice and to require the person to pay us the full unpaid balance of this note. You also are authorizing us to tell that person that he may deduct the amount paid to us from the amount he owes you.
- SECURITY INTEREST AND MORTGAGE

- To secure your obligations, you mortgage to us the insulated Property and the buildings on it.

  We may record this mortgage with the county to place a mortgage lien on the insulated Property. MISCELLANEOUS

Each person who signs this note will be responsible for performing all the obligations in it, even if another person who signs the note

NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

NOTICE TO BORROWER: (1) DO NOT SIGN THIS PROMISSORY NOTE BEFORE YOU READ IT OR IF IT CONTAINS ANY BLANK SPACES TO BE FILLED IN. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED IN COPY OF THIS PROMISSORY NOTE. (3) YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE, IF ANY. (4) IF YOU DESIRE TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST.

YOU, THE BORROWER, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE THIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF CANCELLATION FOR AN EXPLANATION OF THIS RIGHT.

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STATE OF Orceon	BORROWED OFFICIAL S	
COUNTY OF KLAMATI	OFFICIAL S	FAI
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	Before me: Dans 1/1/1/	
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(WE) ACKNOW! FOCE DEAD	My Commission Expires: 5/26 AV	
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Borrower(s) Initials:	My Commission Expires: 5/26/1980  PRECEIVING A COMPLETELY FILLED IN AND EXECUTION (WE) SIGNED IT.	UTED COPY
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