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090-09-15751

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MTC 34901

After Recording Please Return To:
Klamath First Federal
540 Main Street
Klamath Falls, OR 97601

MTC 34901-MS

Space Above This Line For Recording Data

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on February 22, 1995. The grantors Martin I. Monti and James J. Monti

Borrower ("Borrower"). The trustee is William L. Sisemore

KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION

under the laws of the United States of America, and whose address is 540 Main Street, Klamath Falls, Oregon 97601.

Borrower owes Lender the principal sum of Forty five thousand and No/100 Dollars (\$45,000.00) (the "Lender").

dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the first debt, if not paid earlier, due and payable on March 15, 2000. This Security Instrument secures to Lender (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications, (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Note, and (c) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances"). Future Advances. Upon request to Borrower, Lender, at Lender's option prior to full reconveyance of the property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, secured hereby for this purpose, Borrower, revocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Klamath County, Oregon.

Lots 5 and 6 in Block 16 of SECOND ADDITION TO THE CITY OF KLAMATH FALLS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

Account No. 809-029AB (1801) Key No. 14763

**Attached Adjustable Rate Rider Made A Part Herein

"UNLAWFUL IN OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US AFTER THE EFFECTIVE DATE OF THIS AGREEMENT CONCERNING CARS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL PURPOSES OR HOUSEHOLD PURPOSES OR SECURED SOLELY BY THE BORROWER'S RESIDENCE MUST BE IN WRITING, EXPRESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORCEABLE."

which has the address of

203 Sergeant Street

Klamath Falls

Oregon 97501

(Property Address).

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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".

BORROWER COVENANTS that Borrower lawfully seized 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.

HIS SECURITY INSTRUMENT combines uniform coverage for national use and non-uniform coverage with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS Borrower and Lender covenant and agree as follows:

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

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, all sums ("Funds") equal to one (1) year's tax and yearly taxes, and assessments which may attain priority over this Security Instrument, (b) yearly leasehold payments or ground rents, (c) insurance premiums, and (d) yearly hazard insurance premiums, (e) escrow items. These items are called "escrow items". Lender may estimate the Funds due on the security instrument date and reasonable estimates of future escrow items.

Lender shall be held harmless from any loss or damage to the property or account in which are money or securities held by a federal or state agency holding Lender (or Lender's such a institution). Lender shall apply the Funds to pay the escrow items and to the account in charge for holding and applying the Funds, analyzing the account or verifying the escrow items, unless such analysis is impracticable or would violate applicable law or permit Lender to make such a charge. Borrower and Lender shall be paid on the Funds. Unless an arrangement is made or applicable law requires, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender may bring suit for payment without having an annual accounting of the Funds showing credits and debits to the Funds and the amounts shown when each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Security Instrument.

The amount of the Funds held by Lender, together with the funds monthly payments of Funds payable prior to the due dates of the escrow items, shall exceed the amount required to pay the escrow items when due, the excess shall be repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as required by Lender.

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 19 the Property is sold or acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of acquisition as a credit against the sum secured by the Security Instrument.

Application of Payments. Unless applicable law provides otherwise, payments received by Lender under paragraph 1, 4, 5, 7 shall be applied first to late charges due under the Note, second to prepayment charges due under the Note, third to amounts payable under paragraph 2, fourth to interest due, and last to principal due.

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 so laid in that manner, Borrower shall pay them 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 certifying the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a) agrees to pay, or (b) the payment of the obligation secured by the lien in a manner acceptable to Lender, (b) contests in good faith the lien or defends against the enforcement of the lien in legal proceedings which 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 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 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 reasonably withheld.

Insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause under which Lender has the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender evidence of paid premiums and renewals. In the event of loss, Borrower shall cause or prompt notice to the insurance agent and Lender. Lender may take prompt of loss not made promptly by Borrower.

If the lessor, Lender and Borrower of the Property damaged, if the restoration or repair is not economically feasible or repair is not economic applied to the sums secured by this Borrower abandons the Property, or offered to settle a claim, then Lender 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 19 the Property is acquired by Lender, Borrower's rights 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 remaining prior to the acquisition.

6. Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially change the Property, allow the Property to deteriorate or commit waste. If this Security Interest is on a leasehold, Borrower shall comply with the provisions of the lease and if Borrower acquires fee title to the Property, the leasehold and fee shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property, such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations, then Lender may demand and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's action may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall 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.

1. 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 insurance in effect until such time as the requirement for the insurance ceases in accordance with Borrower's and Lender's written agreement or applicable law.

2. **Inspection.** Lender or its agent may make reasonable entries upon and inspect the Property. Lender shall have the right to inspect the Property at the time of or prior to the date of Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with the Property or for conveyance in lieu of condemnation, are hereby assigned to Lender in either taking of any such award or claim and shall be paid to Lender.

3. In the event of a partial taking of the Property, 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, 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. Any balance shall be paid to Borrower.

4. If the Property is abandoned by Borrower, or if after notice by Lender to Borrower that the condominium offers to make a reasonable claim for damage, 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 payment of debts held by this Security Instrument, whether or not Lender is due.

5. Lender may require and Borrower otherwise secure 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.

6. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment of any sum secured by this Security Instrument granted by Lender to any successor in the title of the original Borrower or Borrower's successors in interest, or against any successor in interest or release to date of time for sums secured by this Security Instrument by reason of any demand made by Lender or Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any remedy or any waiver of or preclude the exercise of any right or remedy.

7. **Successors and Assigns Bound Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit all successors and assigns of Lender and Borrower, subject to the provisions of paragraph 10. Borrower's covenants and agreements shall be joint and several. Any Borrower who covenants to this Security Instrument only to mortgage, grant and convey the 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 or bear or make any accommodation with regard to the terms of his Security Instrument or the Note without his/her/its consent.

8. **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 to conflict with the loan exceed the permitted maximum, then (a) any such loan charge shall be reduced by the amount limits, then (b) any such loan charge shall be reduced by the amount limit and (c) any sums already collected from Borrower which exceeded the permitted limits will be refunded to Borrower. If a refund reduces principal, the reduction will affect the principal proportionately with any prepayment or charge under the Note.

9. **Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Note or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke its remedies provided by paragraph 12. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of this paragraph.

10. **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 my other address Lender designates by notice to Borrower. Any notice deemed to have been given to Borrower or Lender, Lender gives as provided in this paragraph.

11. **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.

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

13. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

14. **Lender's Option to Accelerate.** If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of less than 30 days from the date of no more than 5 days for such other period as may be necessary to mail with the notice. Borrower must pay all sums secured by this Security Instrument. If Borrower fails to do so within the period specified by this Security Instrument, Lender may invoke any power permitted by this Security Instrument.

15. **Borrower's Right to Reinstate.** In the event that this Security Instrument is accelerated, Lender may require reinstatement of this Security Instrument or (b) entry of a judgment against Lender for all sums which then remain unpaid. (c) pay any default of any other covenants or agreements, (d) takes such action as Lender may reasonably require to assure that the obligations under this Security Instrument and the Note had no acceleration occurred. (e) pay all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, and (f) takes such action as Lender may reasonably require to assure that the obligations under this Security Instrument and the Note had no acceleration occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

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NON UNIFORM CONVENTIONS Borrower and Lender further covenant and agree as follows

19. 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 paragraphs 13 and 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 Borrower, by which the default must be cured; and (d) that failure to cure the default action to assert the non-existence of a fault 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, the notice may result in acceleration 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 fault 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 or 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 it incurs in pursuing the remedies provided in this paragraph 19, including, but not limited to reasonable attorney fees and cost of title evidence.

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 at a place 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 or notice, 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 postpone sale of any parcel of the Property until any previous scheduled sale. Lender or its assignee may purchase the Property at a public sale.

Trustee shall deliver to the purchaser of the Property without any covenant or warranty, expressed or implied. The receiver shall apply the proceeds of the sale, including, but not limited to, reasonable Trustee's fees and attorneys' fees, to the purchase of the Property without regard to the truth of the statements made therein. Trustee shall in the following order (a) to the expenses of the sale, including, but not limited to, reasonable Trustee's fees, premiums on sums secured by this Security Instrument; and (b) any excess to the person or persons legally entitled to receive the proceeds of the sale.

20. Lender in Possession. Upon acceleration under paragraph 19, or in bankruptcy of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property, and to collect the rents of the Property, including those payable by Lender or the receiver shall be applied first to payment of the costs of management, collection of rent, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sum is secured by this Security Instrument.

21. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it for a sum of not less than \$500. Such person or persons shall pay any recording costs.

22. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without notice or cause of the Property, the successor trustee shall succeed to all the title, power and duties entered upon Trustee hereunder.

23. Use of Property. The Property is currently used for agriculture, timber or grazing purposes, and by applicable law awarded by an appellate court.

24. Attorneys' Fees. A rider to this Security Instrument and in the Note, "Attorneys' fees" shall include any attorneys' fees Security Instrument, the covenants and agreements of each such rider shall all be incorporated in 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)]

Adjustable Rate Rider

Graduated Payment Rider

Other(s)/Specify

Condominium Rider

Planned Unit Development Rider

2-4 Family Rider

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.

Martin I. Monti

(Signature)
Borrower

Martin I. Monti

(Signature)
Borrower

[Space Below This Line For Acknowledgment]

STATE OF OREGON
COUNTY OF KLAMATH } SS:

The foregoing instrument was acknowledged before me th

February 22, 1995
as

by Martin I. Monti and James J. Monti

My commission expires



Kay E. Doolittle
Notary Public
(Seal)

This instrument was prepared by Klamath First Federal Savings & Loan Assn.

ADJUSTABLE RATE RIDER

(1 Year Treasury Index - Rate Caps)

THIS ADJUSTABLE RATE RIDER is made this 22nd day of February 1995, and is incorporated into and shall be deemed to amend a supplement to the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to Klamath First Federal Savings & Loan Assn. (the "Lender") of the same date and covering the property described in the Security Instrument and located at

2030 Sargent Street, Klamath Falls, Oregon 97601
1st Party Address

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of 7.750%*. The Note provides for changes in the interest rate and the monthly payments, as follows:

B. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates
The interest rate I will pay may change on the first day of March 1991, and on that day every 12th month thereafter. Each day on which my interest rate could change is called a "Change Date".

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the weekly average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index".

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

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 3.875 percentage points to this addition to the nearest one eighth (1/8) of a percent. Subject to the limits stated in section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal balance expected to be outstanding at the Change Date in full or the maturity date at my new interest rate. This calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at each Change Date will not be greater than 9.750%* or less than 5.750%. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the interest rate I have been paying for the preceding twelve months. My interest rate will never be greater than 17.750%.

(E) Effective Date of Changes

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

(F) Notice of Changes

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

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

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, and if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person, with such Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumptions and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

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

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is 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 by this Security Instrument without further notice or demand on Borrower.

By signing below, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider.

Martin E. Monti

(Seal)
Borrower

James E. Monti

(Seal)
Borrower

STATE OF OREGON COUNTY OF KLAMATH ss.
 Filed for recording request of Mountain Title Co
 of A.D. 19 15 at 2:11 o'clock P.M., and duly recorded in Vol M95
 of Mortgagors on Page 4014
 By Bernethia G. Letsch, County Clerk
 FEE \$15.00

Unofficial Copy