

95289

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Volume 95 Page 4014

090-09-16751

MTC 34901

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

MTC 34901-MS

Place 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). The trustee is William L. Sismore (Trustee). The beneficiary is Klamath First Federal Savings and Loan Association, which is organized and existing 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 00/100 (\$45,000.00) Dollars (US \$45,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on March 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 Security Instrument, (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note, and (d) 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, with interest thereon, shall be secured by this Deed of Trust, even evidenced by promissory notes stating that and notes are secured hereby. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in Klamath County, Oregon.

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

"UNIFORM OREGON LAW, MOST AGREEMENTS, PROMISES AND COMMITMENTS MADE BY US AFTER THE EFFECTIVE DATE OF THIS ACT CONCERNING (ANS AND OTHER CREDIT EXTENSIONS WHICH ARE NOT FOR PERSONAL FAMILY 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
Oregon 97601

2031 Sargent Street
(Property Address)

Klamath Falls

TOGETHER WITH all the improvement now or hereafter erected on the property, and all easements, rights, appurtenances, tenements, 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, and of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower lawfully seizes 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.

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, Conditions, and Agreements Between Borrower and Lender 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 of 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, a sum ("Funds") equal to one-twelfth (1/12) of the yearly taxes and assessments, which may attain priority over this Security Instrument, (b) yearly leasehold payments or ground rents, on the Property, if any, (c) yearly hazard insurance premiums, and (d) yearly mortgage insurance premiums, if any. These items are called "escrow items." Lender may estimate the Funds due on the basis of current data and reasonable estimates of future escrow items. The Funds shall be held by Lender in such an institution the Lender shall apply the Funds to pay the escrow items, and applying the Funds and interest shall be paid on the Funds. Unless an agreement is made or applicable law requires otherwise, the Funds shall not be required to pay Borrower any interest or return on the Funds. Lender shall maintain an annual accounting of the Funds showing credits and debits to the Funds and the Funds are a pledge as additional security for the sums secured by this Security Instrument.

If the amount of the Funds held by Lender exceeds the amount of the escrow items due, the excess shall be repaid to Borrower or credited to Borrower on monthly payments of Funds. If the amount of the Funds held by Lender is not sufficient to pay the escrow items when due, Borrower shall pay to Lender any amount in excess of the amount of the Funds held by Lender to make up the deficiency. In one or more payments as required by Lender.

When payment in full of all sums secured by this Security Instrument, Lender or 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, any Funds held by Lender at the time of application as a credit against the sums secured by the Security Instrument.

Application of Payments. Unless applicable law provides otherwise, payments received by Lender under paragraph 1 and 2 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.

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, in the manner provided in paragraph 2, or if not said in that manner, Borrower shall pay them on time directly to the person or persons to whom they are due. Borrower shall promptly furnish to Lender all notices of amounts due and shall make these payments directly. Borrower shall promptly furnish to Lender

any lien which has priority over this Security Instrument unless Borrower (a) discharges or satisfies the obligation secured by the lien in a manner acceptable to Lender, (b) contests in good faith the lien in legal proceedings which, in the Lender's opinion, operate to the benefit of the holder of the lien or (c) secures from the holder of the lien an agreement satisfactory to Lender that the Property is subject to a lien which may attain priority over this Security Instrument. If Lender determines that any part of the lien may be subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice of the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazard, theft 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's subject to Lender's approval which shall not be unreasonably withheld.

Insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to bind the insurance carrier and to receive notices of loss and proceeds of loss from the insurance carrier. If Lender requires, Borrower shall promptly give to Lender a copy of the policy and a copy of the loss notice. If Lender requires, Borrower shall promptly give to Lender a copy of the loss notice.

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 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 Borrower. If Borrower abandons the Property, or if Lender does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

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 Lender under paragraph 19 the Property is sold or acquired by Lender, Borrower's right in 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.

Preservation and Maintenance of Property; Leaseholds. Borrower shall not destroy, damage or substantially deteriorate or commit waste. If this Security Instrument is on a leasehold, Borrower agrees to the terms of the lease and if Borrower acquires fee title to the Property, the leasehold and the terms of the lease shall not merge unless Lender agrees in writing.

Protection of Lender's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the obligations of this Security Instrument, or there is a legal proceeding that may significantly affect the rights of Lender in the Property, such as a proceeding in bankruptcy, probate, for condemnation or to enforce laws or regulations, then Lender may do any act or thing necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. 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 secured mortgage insurance as a condition of making the loan secured by this Security Instrument. Lender shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance is terminated in accordance with Borrower's and Lender's written agreement or applicable law.

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

10. **Condemnation.** The proceeds of any condemnation or other taking of any part of the Property or for conveyance in lieu of condemnation, are hereby assigned to and shall be paid to Lender.

11. In the event of a taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any interest, and the balance, if any, shall be paid to Borrower. In the event of a partial taking of the Property, the sums secured by this Security Instrument shall be reduced 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.

12. If the Property is abandoned by Borrower or if after notice by Lender to Borrower that the condemnation offers to make compensation for the 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 for the replacement of the Property, whether or not then due.

13. Lender may, at its option, extend or free in writing any application of proceeds to principal shall not extend or be applied to in paragraphs 1 and 2 or change the amount of such payments. Lender may, at its option, extend or free in writing any application of proceeds to principal shall not extend or be applied to in paragraphs 1 and 2 or change the amount of such payments. Lender may, at its option, extend or free in writing any application of proceeds to principal shall not extend or be applied to in paragraphs 1 and 2 or change the amount of such payments.

14. **Borrower Not Released; Forbearance.** Lender's forbearance in exercising any right or remedy shall not constitute a waiver of its right to proceed with the exercise of any right or remedy. Lender's forbearance in exercising any right or remedy shall not constitute a waiver of its right to proceed with the exercise of any right or remedy.

15. **Successors and Assigns Bound.** This Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraphs 1 through 14. Borrower's covenants and agreements shall bind and benefit the successors and assigns of Borrower, subject to the provisions of paragraphs 1 through 14. Borrower's covenants and agreements shall bind and benefit the successors and assigns of Borrower, subject to the provisions of paragraphs 1 through 14.

16. **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 require that the loan exceed the permitted limits, then (a) any such loan charge shall be reduced by the amount of the excess, and (b) any sums already collected from Borrower which exceeded the permitted limits shall be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed to Borrower. Lender's refund reduces principal; the reduction will be treated as a charge under the Note.

17. **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 a sum secured by this Security Instrument. If Lender exercises this option, Lender shall take the steps specified in the second paragraph of this section.

18. **Notice.** Any notice to Borrower shall be given by first class mail unless applicable law requires use of another method. The notice shall be directed to the address designated by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated hereon or any other address Lender designates by notice to Borrower. Any notice so given shall be deemed to have been given to Borrower or Lender, as provided.

19. **Governing Law; Severability.** This Security Instrument shall be governed by federal law, and the law of the State in which the Property is located. In the event of any conflict between the provisions of this Security Instrument and the provisions of applicable law, such conflict shall not affect the provisions of this Security Instrument and the provisions of applicable law shall be severable.

20. **Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument. If Lender or any part of the Property or any interest therein is sold or transferred and Borrower is not a natural person, 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 applicable law.

21. **Transfer of the Property or a Beneficial Interest.** If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of 30 days in which Borrower must pay all sums secured by this Security Instrument prior to the expiration of this period. Lender may invoke any other remedy available to it without further notice or demand on Borrower. If Borrower does not comply with the notice, Lender shall have the right to have the Property sold or otherwise disposed of, and Lender shall have the right to enforce this Security Instrument. Those conditions are that Borrower (a) before sale of the Property pursuant to any power of sale contained in this Security Instrument, (b) before sale of the Property pursuant to any power of sale contained in this Security Instrument, (c) pay all expenses incurred in enforcing this Security Instrument and the Note, and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraphs 13 or 17.

NON UNIFORM CONVENANTS 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 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 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 nonexistence of a default or any other defense of Borrower, to acceleration and sale. If the default is not cured prior to 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 19, including, but not limited to, reasonable attorney's fees and cost of title evidence.

If Lender exercises 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 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 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 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 Property at a sale.

Trustee shall deliver to the purchaser of the Property a deed conveying the Property without any covenant or warranty, expressed or implied. The deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to the expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees, its costs and expenses incurred in this Security Instrument; and (b) any excess to the person or persons legally entitled to it.

20. Lender in Possession: Upon acceleration under paragraph 19 or an event of default 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 and to pay the taxes and other charges on the Property. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rent, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums 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 shall surrender this Security Instrument. Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument. Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument. Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument.

22. Substitute Trustee: Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without the consent of the Property, the successor trustee shall succeed to all the title, power and duties intended upon Trustee's removal and by applicable law.

23. Use of Property: The Property is not currently used for agricultural, timber or grazing purposes.

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

25. Riders to this Security Instrument: One or more riders are executed by Borrower and recorded together with this Security Instrument, the contents and agreements of each such rider shall 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

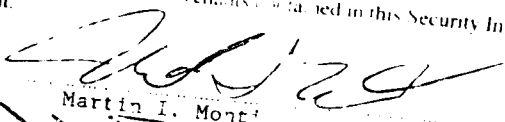
☐ Other(s) [specify]

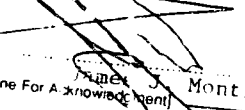
☐ Condominium Rider

☐ 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 (Seal)
Borrower

(Space Below This Line For Acknowledgment)

James J. Monti (Seal)
Borrower

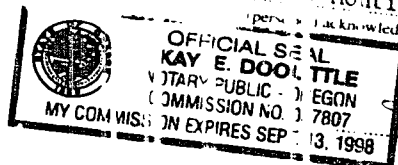
STATE OF OREGON

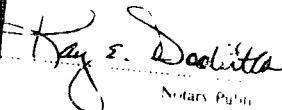
COUNTY OF KLAMATH

SS:

The foregoing instrument was acknowledged before me this February 23, 1995 by Martin I. Monti and James J. Monti

My Commission expires




Kay E. Dooley
Notary Public

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

ADJUSTABLE RATE RIDER

(1 Year Treasury Index - Rate Caps)

MTC 34901

4018

THIS ADJUSTABLE RATE RIDER is made this 22nd day of February 1995 and is incorporated into and shall be deemed to amend and supplement 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 Multistate 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
 Lender's 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:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The interest rate I will pay may change on the first day of March 1996 and on that day every 12th month thereafter. Each date 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 me 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 (3.875%) to the Current Index. The Note Holder will then round the result to the nearest one-eighth of one percentage point (0.125%). 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 that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in this calculation. This amount will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first 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 (2.00%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than 11.750%.

(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 first 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 notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and disclose 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

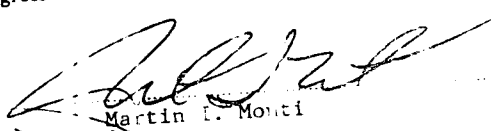
Uniform Covenant of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in this loan is transferred or 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 or 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 assumption 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.

 (Seal)
Borrower
Martin F. Monti

 (Seal)
Borrower
James F. Monti

STATE OF OREGON COUNTY OF Klamath ss.
Filed for record at request of Mountain Title Co the 23rd day
of Sept A.D. 19 95 at 2:11 o'clock P M., and duly recorded in Vol. 895
of Mortgages on Page 4014
By Bernetha G. Fetsch County Clerk

FEE \$15.00