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WITNESSETH, That JANA WALKER, AS CLAIMING SUCCESSOR OF THE ESTATE OF MILBURN AVERY RIDDLE, DECEASED, mortgagor, in consideration of Four Thousand and No/100ths ----- Dollars (\$ 4,000.00), to mortgagor paid, does hereby grant, bargain, sell and convey unto JANA WALKER mortgagee, the following described premises situated in Klamath County, State of Oregon, to-wit:

Lot 7, Block 5, FIRST ADDITION TO CHILOQUIN, County of Klamath, State of Oregon.

Together with the tenements, hereditaments and appurtenances thereto belonging, or in any way appertaining, and to have and to hold the premises with the appurtenances, unto the mortgagee, and mortgagee's heirs and assigns forever. This mortgage is intended to secure the payment of one (or more) promissory note(s), in substantially the following form(s):

\$ 4,000.00 Klamath Falls, Oregon, May 25, 1995
I (or if more than one maker) we, jointly and severally, promise to pay to the order of Jana Walker

at P. O. Box 391, Chiloquin, OR 97624
Four thousand and no/100ths (\$4,000.00) ----- DOLLARS,
with interest thereon at the rate of 13.9 percent per annum from May 25, 1995, until paid, payable in monthly installments of not less than \$137.30 in any one payment; interest shall be paid monthly and

* is included in the minimum payments above required; the first payment to be made on the 8th day of July, 1995, and a like payment on the 8th day of each month thereafter, until the whole sum, principal and interest has been paid; if any of said installments is not so paid, all principal and interest to become immediately due and collectible at the option of the holder of this note. If this note is placed in the hands of an attorney for collection, I promise and agree to pay holder's reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; however, if suit or an action is filed, the amount of such reasonable attorney's fees shall be fixed by the court, or courts in which the suit or action, including any appeal therein, is tried, heard or decided.

* Strike words not applicable.

This note secures a mortgage of even date.

JANA WALKER, as Claiming Successor of the Estate of Milburn Avery Riddle, Deceased

Jana Walker, as Claiming Successor of the Estate of Milburn Avery Riddle, Dec'd.

Jana Walker

After recording return to (Name, Address, Zip):

BLAIR M. HENDERSON, ATTY.
426 Main Street
Klamath Falls, OR 97601

SPACE RESERVED
FOR
RECORDER'S USE

was received for record on the ----- day of -----, 19-----, at ----- o'clock ----- M., and recorded in book/reel/volume No. ----- on page ----- and/or as fee/file/instrument/microfilm/reception No. -----, Record of Deeds of said County.

Witness my hand and seal of County affixed.

NAME TITLE
By -----, Deputy.

5a



The date of maturity of the debt secured by this mortgage is the date on which the last scheduled principal payment becomes due, to-wit: June 8, 1998

The mortgagor warrants that the proceeds of the loan represented by the note(s) and this mortgage are:

- (a) ~~for the mortgagor's personal, family, or household purposes (see Important Notice below)~~
 (b) for an organization or (even if mortgagor is a natural person) for business or commercial purposes.

Now, if the sum of money due upon the note(s) and this mortgage shall be paid according to the agreement herein expressed, this conveyance shall be void. In case default shall be made in payment of the principal or interest or any part thereof as above provided, then the mortgagee or mortgagee's personal representatives, successors or assigns may foreclose the mortgage and sell the premises with each and every of the appurtenances or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the principal, interest, attorney's fees, and costs as provided in the note(s), together with the costs and charges of making such sale and the surplus, if there be any, pay over to the person(s) entitled thereto, as such interest(s) may appear.

In the event any suit or action to foreclose this mortgage is commenced, the losing party therein agrees to pay the attorney fees, costs and disbursements of the prevailing party, including statutory costs and disbursements and costs of title report(s) and/or title search. If any appeal is taken from any judgment or decree entered pursuant to such suit or action, the losing party on appeal therein promises to pay the attorney fees, costs and disbursements, including all statutory costs and disbursements, of the prevailing party. To the extent permitted by law, all such sums shall be and are secured by the lien of this mortgage and shall be included in the judgment or decree of foreclosure.

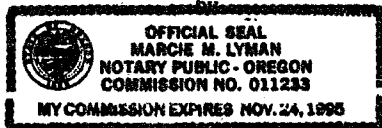
Dated May 25, 1995.

* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is inapplicable. If warranty (a) is applicable, and if the mortgagee is a creditor, as such word is defined in the Truth-in-Lending Act and Regulation Z, the mortgagee MUST comply with the Act and Regulation by making required disclosures. For this purpose, use Stevens-Ness Form No. 1319 or equivalent.

Jana M. Walker
 JANA WALKER, as Claiming Successor
 of the Estate of Milburn Avery
 Riddle, Deceased

STATE OF OREGON, County of Klamath

This instrument was acknowledged before me on May 25, 1995,
Jana Walker



Marcie M. Lyman
 Notary Public for Oregon
 My commission expires 11-25-95

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Blair Henderson the 26th day
 of May, A.D., 1995 at 3:39 o'clock P M., and duly recorded in Vol. M95,
 of Mortgages on Page 14069

FEE \$15.00

Bernetha G. Letsch, County Clerk
 By [Signature]