

AFFIDAVIT

mfe 36234

I, Gudrun Stroud of FIRST INTERSTATE BANK OF OREGON do hereby make this affidavit to place of record that the mortgage recorded in Volume M73 at page 2965, Microfilm Records of Klamath County, Oregon was collected through Collection Escrow No. 667 and the mortgage has been paid in full as showing on the attached payment book.

The original Satisfaction of Mortgage has been lost and I make this affidavit to state said mortgage has in fact been paid in full.

Witnessed before me this 14th day of September, 1995 by Gudrun Stroud as her voluntary act and deed as Assistant Vice President and Manager of First Interstate Bank of Oregon.

First Interstate Bank of Oregon

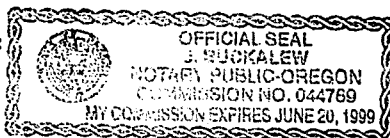
By *Gudrun Stroud*
Gudrun Stroud, Asst. Vice Pres. and Mgr.

Klamath County, State of Oregon
September 14, 1995

Notary Public for Oregon

By- *[Signature]*

After recording return to:
Mr. and Mrs. Dalipson
4850 Allison Drive
Reno, Nevada 89509-2101



No. IC# 667

25599

RATE
7½DATED
3-22-73PAYMENT DUE
MONTHLY ON THE 15th

TERMS

{ 150.00 per month first to Int.
then principal beginning 4-15-73

AMOUNT

DATE PAID	TOTAL AMT. PAID	INTEREST		PRINCIPAL		TELLER'S INITIALS
		AMOUNT PAID	DATE PAID TO	AMOUNT PAID	BALANCE DUE	
			3-15-73		7,600.00	AB
APR 13 1973	150 =	43 78	4-13-73	106 22	7493 78	CB
MAY 7 1973	300 =	35 73	5-7-73	264 27	7229 51	CB
6-12-73	150 =	51 70	6-12-73	98 30	7131 21	CB
7-6-73	150 =	34 =	7-6-73	116 =	7015 21	CB
8-7-73	150 =	44 59	8-7-73	105 41	6909 80	CB
9-11-73	150 =	48 04	9-11-73	101 96	6807 84	CB
OCT 5 1973	150 =	32 46	10-5-73	117 54	6690 30	CB
NOV 10 1973	150 =	14 62	11-16-73			
11-16-73	150 =	55 82	11-16-73	94 18	6596 12	CB
DEC 8 1973	150 =	26 21	12-6-73	123 79	6472 33	CB
JAN 7 1974	300 =	41 11	1-7-74	295 88	6176 45	CB
JAN 10 1974	650 =	2 09	1-25-74	64 74	5865 53	CB
1-25-74	2871.22	8.54	1-25-74	25 74	0 -	CB
		424 07				

1123 First National Bank
53 - South Fifth St.
96-305 Branch Falls, ON

First National Bank of Oregon South Sixth Street Branch Klamath Falls Oregon, March 22 19 73 No. 25600 Coll. IC 667

Received for collection, item described below: William

Collect from John and Barbara Dalipson (Payer)

Owner Thomas or Virginia C. Thomas

Address 1919 Pine Grove Rd.

Address 1215 Madison; Klamath Falls

Payments due:

Monthly ☒; Quarterly ☐; Semiannually ☐; Annually ☐

Nature of instrument(s) Note:

Commencing 4-15, 19 73

Face Amount \$ 7,600.00; Balance due \$ 7,600.00

Amount of each payment \$150.00 plus interest ☐

Interest paid to 3-15, 19 73

Interest Rate per annum 7 1/2 %; Payable monthly

Maturity until paid, 19

Instrument(s): If contract of sale deliver to owner, if promissory note deliver to payer, upon full payment of said instrument(s).

Instalment Note

Disclosure Statement:



Susan Meeker Teller

This bank agrees only to use ordinary diligence in safekeeping the items described above and to make proper payment on demand of any proceeds voluntarily paid thereon; it does not undertake to take any action, legal or otherwise, to enforce collection nor any responsibility for previous endorsements nor any other duty with regard thereto. This agency may be terminated at any time by the bank or by any of the persons named as owner by notice in writing directed to and received at this branch of the bank or mailed to the owner at the above address. Upon termination this bank shall deliver all property held pursuant hereto to any of the owners or mail the same by certified or registered mail to him at the above address and thereupon be released from all further duties hereunder. Unless otherwise directed in writing, this bank will accept any amount tendered to it for application upon the item described above, whether, a delinquent payment, a partial payment, a prepayment, or a regular payment and will apply all payments first to interest due. Interest will be calculated to the date the payment is received on the basis of 1/365th of a year's interest for each day.

APPROVED

3-22-, 19 73 Signatures(s) of owner(s), Wm. B. Thomas

NOTICE TO PAYER

The Bank, in accepting payments under this collection arrangement, assumes no responsibility for the procurement, execution, or delivery of any documents to which the payer may be entitled upon completion of payments, or otherwise. It is understood that the Bank is acting only in the capacity of collection agent for the owner, and as such, assumes no responsibility for any representations made in the negotiation resulting in the execution of the above mentioned document(s). It is further understood that either the owner or the Bank may cancel this collection arrangement at any time, and that the Bank may return any or all instrument(s), document(s), or any other property listed above to the owner of the collection at any time, without responsibility therefor to the payer.

C-125 3-72 DUPLICATE — TO PAYER

25601

\$7,600.00 Klamath Falls, Oregon March 15 19 73

I (or if more than one maker) we, jointly and severally, promise to pay to the order of WILLIAM B. THOMAS and VIRGINIA C. THOMAS, husband and wife, or to their survivor, at Klamath Falls, Oregon,

SEVEN THOUSAND SIX HUNDRED AND NO/100 ----- DOLLARS,

with interest thereon at the rate of 7% percent per annum from date until paid, payable in monthly installments of not less than \$150.00 in any one payment; interest shall be paid monthly and

* ~~including~~ the minimum payments above required; the first payment to be made on the 15th day of April 19 73, and a like payment on the 15th 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/we 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 a 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.

John J. Ripston
Barbara Dalipson

DISCLOSURES REQUIRED BY FEDERAL LAW

Loan No.

Creditor William B. Thomas, et ux
Hereinafter called lender

Customer(s) John & Barbara Daliposon, et ux
Hereinafter called borrower

Address 1250 Madison, Klamath Falls, Oregon

Summary of proposed transaction: A loan of \$7600.00 to enable the borrower to purchase real property and dwelling thereon known as Portion of NE 1/4, Section 9, T. 39 S., R. 10 E. W., Klamath County. Borrower's note for the amount stated is to be secured by a first mortgage (hereinafter called "security agreement") on said property. For a more complete description of said property and further details of the transaction, reference is made to the note and security agreement, copies of which, now made a part hereof, are furnished to borrower. The security agreement will secure future indebtedness and cover after-acquired property. Said dwelling is to be used as borrower's residence. The loan is to be a construction loan.

*Delete, by lining out, any words which are not applicable.

1. Amount of loan	\$7,600.00
2. Less prepaid FINANCE CHARGES:	
Loan fee, points or similar charge	\$
3. Balance—amount financed—line 1 minus 2	\$
4. Other charges to borrower which are NOT part of the FINANCE CHARGE	
A. To be paid by borrower at time of consummation	B. To be deducted from loan proceeds
(a) Title insurance premium	\$
(b) Survey	
(c) Credit reports	
(d) Fees, Appraisal	
Notary	
Recording	
Drawing documents	
Examination of title	
(e) Insurance: initial premium	
Fire	
Credit Life	
Credit Disability	
(f) Totals	A \$ B \$
Total of Column B to be deducted from amount financed	\$
5. Remaining proceeds of loan to be paid to or for borrower (line 3 minus 4)	\$

OTHER DISCLOSURES:

Interest: The loan bears interest on declining balances at 7 1/2 % per annum, payable monthly. The total interest payable during the full term of the loan, \$, plus the prepaid FINANCE CHARGES, converts into

AN ANNUAL PERCENTAGE RATE OF 7 1/2 %

Payments: The total of all payments is the amount of the loan plus the interest. The note is payable in monthly installments of \$150.00 each; each such payment includes both interest and principal; the first payment will be due April 19 73 and further payments on the same day of each month thereafter until the note is fully paid. (If irregular payments are required, show same with "Other Disclosures" below). The total number of payments is Ballon Payments, if any, if not paid when due, will not be refinanced.

Insurance Coverage: The lender will require, for the term of the loan, insurance against loss by fire with extended coverage in the amount of \$7600.00, the premium for the initial coverage for a term of years is \$

All premiums listed above are the cost of the insurance, if obtained through the lender for the term stated; the borrower may choose the person through whom the insurance is to be obtained, subject only to the lender's right to refuse, for reasonable cause, any insurer offered by the borrower. Credit Life and/or Disability Insurance is not required for this credit, the purchase of the same being entirely voluntary on the borrower's part. No credit insurance is involved unless the borrower wishes the same signs the appropriate statement below. If such insurance is procurable, the premium therefor for the term of the credit will be: for Credit Life Insurance \$, for Credit Life and Disability Insurance \$.

☐ I desire Credit Life Insurance only ☐ I desire Credit Life & Disability Insurance

Date Signature of Borrower Date Signature of Borrower
Prepayment Charges: (Show method of computation)

Delinquency Charges: (Show method of computation)

Refund Credit: If the borrower pays, before maturity, the full amount of said obligations, no part of the prepaid FINANCE CHARGES will be refunded; however, interest on the loan accruing subsequent to the date of prepayment will be abated and all unexpired insurance policies above will be released and surrendered.

Receipt is acknowledged from the lender of a copy of the foregoing disclosures and a copy of the proposed note and security agreement, all delivered PRIOR to the execution of any documents.

3-15-73, 1973
Date disclosures received
3-15-73, 1973
Date disclosures received

Witness

Witness

John Daliposon
Borrower
Barbara Daliposon
Borrower

STATE OF OREGON: COUNTY OF KLAMATH: SS.

Filed for record at request of Mountain Title Company the 21st day of September A.D., 19 95 at 3:45 o'clock P.M., and duly recorded in Vol. M95 of Mortgages on Page 25598.

FEE \$30.00
NC \$20.00

By Annette Mueller County Clerk