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'95 DEC 12 A9:43

Return to: PACIFIC POWER & LIGHT COMPANY

Attn: Lisa Daily 920 SW SIXTH AVENUE, 1290 PSB

PORTLAND, OR 97204 INCLUATION DECLICOODY NOTE AND MORTGAGE

U4U4 HOME INSULATION PROMISSORY NOTE AND MORTGAGE						
Borrower(s) (Names and Address)			Date: 11-2-95 Social Security Number: 555-62-9841			
-	Contrary D	vies	106:140 1100:0			
Hoalied .			Loan Acct.# 41360-12434-70110			
_	7777					
	Bonanza OR		JOG GIVE			
Γ		DISCLOSUR	E STATEMENT			
١	ANNUAL DATE	FINANCE CHARGE:	Amount Financed: The amount of credit pro-	Total of Payments: The amount you will have paid after you have made all payments as		
١	PERCENTAGE RATE The cost of your credit as a yearly rate. 4.0 %	The dollar amount the credit will cost you. 347.00	vided to you or on your behalf. \$3,313.00	scheduled. \$ 3,660.00		
You have the right to receive an itemization of the Amount Financed. I want an itemization. I do not want an itemization.						
Your payment schedule will be:						
Number of Payments		Amount of Payments	Amount of Payments When Payments Are Due			
1	Number of Farment	61.00	First Installment Due Date: January 1,1996			
58		61.00	Due on the 15 day of each month.			
	- 30	61.00	Final Installment Due D	ate: Occomber 1, 2000		
Late Charge: If a payment is late, you will be charged 4% of the payment. Sale, Transfer or Refinance: If you sell, transfer or refinance your real property, you will have to pay all of the unpaid balance. Prepayment: If you pay off early, you will not have to pay a penalty. Security Interest: You are giving us a security interest in the goods being 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 scheduled date, and prepayment refunds and penalties.						
	LOAN PROCEEDS We will loan you the Amount Financed described above so that you can buy insulation goods and services from independent contractors where the weak of the insulation goods or services on property that you own or are buying ("insulated Property"). The insulated Property has					

the following Legal Description and Assessor's Tax Lot Number:

Ken # 607141 3911-10CC TL600

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 **PAYMENTS**

You agree to pay us in monthly installments beginning on the First Installment Due Date and continuing on the same day of each succeeding month through the Final Installment Due Date.

You may pay us any amount in advance without any penalty.

FAILURE 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 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, land sale contract, or other encumbrance on the insulated Property, the full unpaid

If you fall 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' fees (including trial and appellate fees) whether or not county proceedings are necessary.

SALE, TRANSFER OR REFINANCE OF YOUR PROPERTY

E, 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.

If any interest or part of the insulated Property is sold, transferred or refinanced, you agree to notify us in writing of any sale or transfer of the insulated Property, whether the sale is voluntary or involuntary. You must send 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. Use 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 Insulted Property.

Each person who signs this note will be responsible for performing all the obligations in it, even if another person who signs the note does **MISCELLANEOUS** not perform these obligations.

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NOTICE: ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND Page 2 of DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT 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 FORM FOR AN EXPLANATION OF THIS RIGHT. BORROWER BORROWER OFFICIAL SEA STATE OF ABETH ANN BUCKLEY NOTARY PUBLIC - OREGON COMMISSION NO. 025554 COMMISSION EXPIRES JUNE 22, 1997 Personally appeared the above-named voluntary act and deed. acknowledged the foregoing instrument to be Before me: 99 Notary Public for State of . My Commission Expires: _ I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME I (WE) SIGNED IT. Borrower(s) Initials: I am selling the Insulated Property to the Borrower(s) under a contract of sale. In consideration for the weatherization CONTRACT OF SALE GUARANTEE materials that will be installed on the property, I guarantee payment of the note if I reacquire the property and the Borrower(s) fall to pay Pacific. In addition, to secure this guaranty, I mortgage any interest I have in the property to Pacific. **OWNER** OWNER STATE OF COUNTY OF _____ and Personally appeared the above-named voluntary act and deed. acknowledged the foregoing instrument to be Before me: . Notary Public for State of ___ My Commission Expires: _ I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AND THE "NOTICE TO COSIGNER" AT THE TIME I (WE) SIGNED IT. Owner(s) Initials:

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 OBTAINED WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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CANCELLATION FOR AN EXPLANATION OF THIS RIGHT. BORROWER STATE OF CALIFORNIA COUNTY OF FRESNO Second of the decomposition of the property o	THE BORHOWEH, MAY CANCEL THIS TRANSACTION AT ANY TIME PRIOR TO MIDNIGHT OF THE JHIRD BUSINESS DAY AFTER THE DATE OF THIS TRANSACTION. SEE THE ATTACHED NOTICE OF					
STATE OF CALIFORNIA COUNTY OF FRESNO Personally appeared the above-named acknowledged the foregoing instrument to be his volumbay act and deed. JOANN LAYMON COMM, #979307 I WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME I (WE) SIGNED IT. Borrower(s) initials: State of CALIFORNIA County of FRESNO On 11-15-95 before me, JOANN:LAYMON, Notary Public CORPORATE On 11-15-95 before me, JOANN:LAYMON, Notary Public CORPORATE County of FRESNO On 11-15-95 Defore me, JOANN:LAYMON, Notary Public CORPORATE ON THIS PROMISSORY NOTE AT THE TIME OF OFFICER-LEA: "UNC DOE, NOTARY PUBLIC" PARTIMETED GENERAL WILESSON STORMED	CANGELLATION FORM FOR AN EXPLANA	ATION OF THIS RIGHT.				
STATE OF CALIFORNIA COUNTY OF FRESNO Personally appeared the above-named acknowledged the foregoing instrument to be his yolunbay act and deed. JOANN LAYMON COUMS, 8979300 May Commission Experies Not 29, 1996) I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME I (WE) SIGNED IT. Borrower(s) Initials: County of FRESNO On 11-15-95 before me, JOANNILAYMON, Notary Public OFFICER-EA, JUNE DOE, NOTARY PUBLIC OFFICERS) Personally appeared RODNEY P. DAVIES Personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/thely executed the same in his/he/their author/sed dapacity(les), and that by his/her/their signature(s) on the instrument the person(s) acted, executed the instrument. Witness my hand and official seal. ATTENTION NOTARY: Altrough the information requested belon/is OPTIONAL, it could prevent installed the instrument. HOW IN INSTRUMENT IN INS	BORROWER	BORROWER				
Personally appeared the above-named acknowledged the foregoing instrument to be his yoluntary act and deed. JOANN LAYMON COMM, 8979307 I WE ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME I (WE) SIGNED IT. Borrower(s) Initials: Borrower(s) Initials: State of _CALLFORNIA		DOINIOTELL .				
Personally appeared the above-named acknowledged the foregoing instrument to be his yolumbary act and deed. JOANN LAYMON COMM. #979307 W/Y Comm. Expers Nov. 2, 1996 I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME I (WE) SIGNED IT. Borrower(s) initials: County of FRESNO On 11-15-95 before me, JOANN-LAYMON, Notary Public NAME, TITLE OF OFFICER-E.G., VANE DOC, NOTARY PUBLIC OFFICER(S) TITLE(S) OFFICER(S) Personally appeared RODNEY P. DAVIES NAME, TITLE OF OFFICER-E.G., VANE DOC, NOTARY PUBLIC OFFICER(S) TITLE(S) OFFICER(S) TITLE(S) OFFICER(S) TITLE(S) OR SUBSCRIBED OF THE PROPRIED COMPANIANCE OF TRUSTS OF THE PROPRIED COMPANIANCE OFFICER(S), or the entity upon behalf of which the person(s), or the entity upon behalf of which the person(s), or the entity upon behalf of which the person(s) acted, executed the same in his/her/their authorized capacity(1es), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), or the entity upon behalf of which the person(s), or the entity upon behalf of which the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. Witness my hand and Miletal seal. THEN CERTIFICATE THIS CERTIFICATE Title or Type of Document Notary Public far/State of CALLFORNIA Notary Public far/State of CALLFORNIA My Commission State of CALLFORNIA ATTENTION NOTARY: Albough the information requested beloging to provide the machinent attachment of this certificate to an unauthorized document. HOME INSULATION PROMISSORY NOTE AND NUMBER of Document HOME INSULATION PROMISSORY NOTE AND Number of Pages 2 Date of Document Notary Public far/State of CALLFORNIA CAPACITY CLAIMED AND AND ADDRESSORY NOTE AND Number of Pages 2 Date of CALLFORNIA ATTENTION NOTARY: Albough the information requested beloging to provide the provide and anticoment of this certificate to an unauthorized document. HOME INSULATION PROMISSORY NOTE AND Number	FRESNO) S	SS.				
State of _CALTFORNIA County of _FRESNO	COUNTY OF	19				
JOANN LAYMON COMM. #979307 COM	reisonally appeared the above-hamed		and			
COMM. #979307 Notary Public for State of CALIFORNIA FRESNO COUNTY Ny Comm. Expires Nov. 29, 1996 Notary Public for State of CALIFORNIA Notary Public Name. THE OF OFFICER- E.G. **JANE DOE: NOTARY PUBLIC OFFICER STATE Name. THE OF OFFICER STATE Name. THE OFFICER STATE N		Jointary det and deed.				
My Commission Expires: 11-29-96 We acknowledged reading and receiving a completely filled in and executed copy of this promissory note at the time i (We) signed it. Borrower(s) initials: Borrower(s) initials: State ofCALLFORNIA	COMM #070307		Muyuum DRNIA			
WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY OF THIS PROMISSORY NOTE AT THE TIME I (WE) SIGNED IT. Borrower(s) Initials:	FRESNO COUNTY					
State ofCALIFORNIA	I (WE) ACKNOWLEDGE READING AND RECEIVING A COMPLETELY FILLED IN AND EXECUTED COPY					
State ofCALTFORNIA County ofFRESNO	OF THIS PROMISSORY NOTE AT THE TIME	AE I (WE) SIGNED IT.				
State ofCALIFORNIA	Borrower(s) Initials: KPD					
County of FRESNO On 11-15-95 before me, JOANN LAYMON, Notary Public corporate of personally appeared RODNEY P. DAVIES personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(les), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. Witness my hand and official seal. Witness my hand and official seal. ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to an unauthorized document. Title or Type of Document HOME INSULATION PROMISSORY NOTE AND MORTGACE Date of Document 11-15-95	ALL-PURPOSE ACKNOWLEDGMENT	and the second s	No. 5179			
County of FRESNO On 11-15-95 before me, JOANN*LAYMON, Notary Public OFFICER. E.G. "JANE DOE, NOTARY PUBLIC" Personally appeared RODNEY P. DAVIES NAME(S) OF SKNER(S) NAME(S)	State of CALIFORNIA		CADACITY OF AIMED BY CICHED			
On	County of FRESNO					
Personally appeared RODNEY P. DAVIES NAME(S) OF SKINER(S) NAME(S) OF SKINER(S) LIMITED Dersonally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(les), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument. ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) NAME OF PERSON(S) OR ENTITY(IES) NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) ATTORNEY-IN-FACT TRUSTEE(S) GUARDIAN/CONSERVATOR OTHER: SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) NAME OF PERSON OR ENTITY(IES) NAME OF PERSON OR ENTITY(IES) NAME	On 11-15-95 hoters me JOANN LAYM	CORPORATE				
Personally appeared NAME(S) OF SKINER(S) NA		TITLE(S)				
personally known to me - OR - proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent fraudulent attachment of this certificate to an unauthorized document. Title or Type of Document HOME INSULATION PROMISSORY NOTE AND MORTGAGE Date of Document 11-15-95	Dersonaliv appeared	COLOE SIGNEDICS	<u></u>			
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JOANN LAYMON COMM. #979307 COM			=			
JOANN LAYMON COMM. #979307 RESNO COUNTY My Comm. Expires Nov. 29, 1996 ATTENTION NOTARY: Although the information requested below is OPTIONAL, it could prevent traudulent attachment of this certificate to an unauthorized document. THIS CERTIFICATE MUST BE ATTACHED TO THE DOCUMENT Number of Pages 2 Date of Document JOANN LAYMON his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES) SIGNER IS REPRESENTING: NAME OF PERSON(S) OR ENTITY(IES)	exec	uted the same in his/her/their				
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