ad				EADOWS ALSO KNO CM AGREEMENT FI He	day of	necovit		eby iled							
n	er, whose address is Trust	Department, 91	10 Fourth Av	whose address is	the entirity	265	AuwiNALA RO	<u>as</u>							
K	AILMA HT 9	in the following	Phone paragraph	s below are required to			iyer. LIFORNIA, NATIONAL ASS	so-							
	TION, as Trustee and as o	creditor, in com	pliance with	federal laws.	real property located in	1	inty of Klamath, State of Oreg								
<b>۴ א</b> ר	cribed as follows: Lot(s),	Block(s)	0 1027 ska	Mt Scott Pines in the	County of Klamath, Sta	ate of Or	egon, as per map recorded in	the							
fi	ce of the County Recorder	r of said County	Recorder of	f said County, excepting a all conditions covenan	oil, gas and other miner	ai and ny ons. ease	ments, rights and rights of way	y of							
cord or appearing in the recorded map of said tract and specifically the covenants, conditions and restrictions set forth in that certain Decharation Restrictions recorded in the Official Records of Klamath County, all of which are incorporated herein by reference with the same effect as though															
lic	Id Declaration were fully set forth herein, a brane set and the set of the set of the set of the following disclosures are being made in compliance with the Truth in Lending Act.														
	ANNUAL PERCENTAGE RATE	FINANCE	<u>i de Constan</u> E de Réference	Amount des de Boss de Bos	Total of Payments	í.	Total Sale Price	].							
17	The cost of	The dollar	n fan lac turc	The amount of credit provided	The amount you wil have paid after	1	The total cost of your purchase on credit, including								
	your credit as a yearly rate,	amount the credit will cost you.	o in a casa apropant Ana Ara Se sa Arch Ara ana ana ao ao ao	to you or on your behalf.	you have made all payments as schedu	led.	your downpayment of								
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94 24	a co co altar da Jose a Ala companya a Judeo	\$ 2,81		150,0000	\$ \$10,811.8	6	\$ 12811.86								
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nge Nge	Security: You are giving a so	Endering March	1 - 245-1352 - 7		If you pay off early, you										
- 1	the goods or pr	operty being pure	hased.		will not have t	• • •									
а. А.	an a							may will not be entitled to a refund of part of the finance charge.							
See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penaltics.															
uri Al	Said unpaid principal balance an ipaid principal balance an il or any part of the unpaid ent in accordance with the	on the unpaid to ince and interest d interest have d balance may l terms herewith	<u>P4</u> eq balance. Com t shall be paid been paid in be prepaid w is <u>vill</u> B	ual monthly installments mencing on the d, and on the same day of full. Interest to begin to ithout penalty on the mo years. In the event of a li- way be event of a li-	of <u>128.71</u> of <u>128.71</u> of each month thereafter of each month thereafter of each month thereafter of accrue on the <u>20</u> onthly payment date. The ate payment, the provision fault delineuency or sir	D a like inst A like inst A b number ons in Par nilar chan	pollars or more including intere- , 19 9, the first install tallment shall be paid until the ay of any cut, 19 9.1 of years trauined to complete ragraph 17 on the reverse side rees in the event of a late payn	total pay here nent.							
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GOLDENROD: BUYER AT TIME OF SIGNING PINK: BROKER -----

8. Real property inter roc field with the for distance the bold described berein shall be provided by the date of this Agreement Buyers shall be provided by a stall such taxes due after the date interview in shall be responsible for and shall be provided by when due all future real property that and shall be responsible for and shall be provided by the date of this Agreement Buyers shall be responsible for and shall be provided by the date of the date of the date of the date interview and shall be responsible for and shall be provided by the date of the date interviewed by a stall provide a brain of the shall be responsible for and shall be provided by the date of the date of the date of the date interviewed by a stall provide the date interviewed by the date of the shall be responsible for and shall be responsible to a brain of the date of the date of the date of the date interviewed by a stall be responsible to and shall be responsible to an and the shall be responsible to a brain of the date of t Trustee's Grant Dest in favor of Buyer convering sails one account of Buyer and the surrender to Seller of this Agreement for cancellation, Seller shall execute a Trustee's Grant Dest in favor of Buyer convering said property to Buyer and clear of all liens and encumbrances, but subject to all easements, conditions, covenants, restrictions and rights of way now of record, along with all other matters specified in this Agreement and to all matters done, made, caused or created by Buyer affecting title thereto. At Buyer's election and at Buyer's expense, Seller shall furnish to Buyer a policy of title insurance issued by a reliable title company showing title to said property vested in Buyer's expense. Seller shall furnish to Buyer a policy of title before specified and those done, made, caused or created by Buyer.

Buyer further understands that the property being purchased herein by Buyer does not include the purchase of any oil, gas and other mineral and hydrocarbon substances beneath the surface of said land. However, so long as Buyer is performing hereunder and the contract has not been terminat-ed, neither Seller not any person claiming from Seller shall have the right to enter upon the surface of the property sold by Seller to Buyer for the Buyer entitling the Buyer to a deed as provided for herein, there shall further appear upon the face of said land. Upon the payment in full and performance by the Buyer entitling the Buyer to a deed as provided for herein, there shall further appear upon the face of said deed this waiver of surface entry. 10. Buyer shall keep, preserve and maintain said property in good order and condition; Buyer shall not commit or permit waste of said property; and

Buyer shall comply with all laws, ordinances, regulations, covenants, conditions, restrictions, easements, right and rights of way relating to or affecting said property. 11. Seller shall have the right at all reasonable times to inspect said property, and Buyer shall allow Seller to inspect the same upon Seller's request.

12. Buyer shall not declare nor attempt to declare a homestead upon nor select said property as a homestead nor attempt to record any declaration of homestead upon said property during the term of this Agreement.

13. All improvements made to or placed on said property by Buyer shall be and become a part of said property. Buyer agrees that until payment in full has been made or until Buyer has received written consent from Seller, Buyer will not commit waste or encumber said realty and during the peri-od of this Agreement will keep said realty free of all liens and encumbrances done, made, caused, or created by him of any kind and nature. Buyer agrees to pay and discharge any lien or encumbrance on said realty that is made, done, caused or created by him within ten (10) days after such lien or encumbrance is placed thereon.

14. No representations, agreements or warrantics, whether express or implied, not herein expressly set forth have been made by Seller to or with Buyer. Buyer acknowledges that no persons have had nor now have any authority to make any representations, agreements or warrantics, whether express or implied, binding upon Seller not expressly set forth herein and that, if any such representations, agreements or warrantics were made or given and are not herein expressly set forth, each, every and all thereof are of no force or effect. This Agreement is the only agreement between Seller and Buyer, and all prior or contemporaneous negotiations are merged herein and supersede hereby.

15. Until all sums due under this agreement have been paid in full, Buyer shall not seii, assign or transfer this Agreement or any right, title, or inter-est herein without first obtaining the written consent of Seller, and any attempt so to do shall be of no force or effect.

16. Any payments made by Buyer to Seller may be applied by Seller in payment of or on account of any obligation or liability of Buyer to Seller, and the application of such payments by Seller shall be conclusive upon Buyer. A seller shall be a condition precedent 17. Time is of the essence of this Agreement, and full performance by the Buyer of all his obligations hereunder is and shall be a condition precedent and the application of the essence of this Agreement, and full performance by the Buyer of all his obligations hereunder is and shall be a condition precedent

to his right to a conveyance hereunder; and should default be made (a) in the payment of any installments of principal and interest when the same become due, or (b) in the repayment after demand of any amounts herein agreed to be repaid, or (c) in the observance or performance of any other become due, of (b) in the repayment and or any amounts herein agreed to be repaid, of (c) in the observance of performance or any outer obligation hereinder, and any such default is not cured within forty-five (45) days after receipt by Buyer of written notice by Seller, then this Agreement on the part of the parties shall be deemed automatically cancelled and terminated, at Seller's option; and in the event of such cancellation where the amount paid herein by Buyer is less than fifteen Percent (15%) of the purchase price (excluding any interest), the amount paid herein may be retained by Seller as liquidated damages, the parties agreeing that it would be impractical and extremely difficult to fix such damages. If, in the event the amount paid by Buyer is in excess of Fifteen Percent (15%) of the purchase price, exclusive of interest, then Seller shall refund to Buyer whatever amount remains after either subtracting Fifteen Percent (15%) of the purchase price, exclusive of interest, or the amount of Seller's actual damages, whichever is greater.

damages, whichever is greater. As an alternative remedy to Seller, upon default by Buyer in payment of any indebtedness secured hereby or in performance of any agreement hereun-der, all sums secured hereby shall be immediately due and payable at the option of Seller. In the event of default, Seller may execute a written notice of such default and of its election to cause to be sold the herein described property to satisfy the obligations hereof and shall cause such notice to be recorded in the office of the County Recorder of the County of Klamath, Oregon. Notice of sale having been giving as then required by law and not less than a time their required by law having elapsed after recordation of such notice of default. Seller may sell property at the time and place of sale fixed by it in said notice of sale, either as a whole or in parcels and in such order as it may determine, at public auction to the highest bidder for cash in lawful money of the United States, payable at the time of sale. Seller may postpone sale of all or a portion of said property by public announcement at such time and place of sale, and from time to time thereafter may postpone sale by public announcement at the time fixed by the preceding postsuch time and place of sale, and from time to time thereafter may postpone such sale by public announcement at the time fixed by the preceding postportement. Seller shall deliver to the purchaser its deed conveying the property so sold, but without any covenant or warranty, express or implied. The at such sale. After deducting all costs, fees and expenses of Seller, including cost of the evidence of title and reasonable attorney's fees in connection at such sale. After deducting all costs, ices and expenses of Seller, including cost of the evidence of title and reasonable attorney's fees in connection with the sale. Seller shall apply the proceeds of the sale to payment of the following items in the following order: (1) All sums expended by Seller under the terms hereof, not then repaid with accrued interest at 10% per annum; (2) all other sums then secured hereby; (3) and the remainder, if any, to the person or persons legally entitled thereto. If the aforesaid alternative remedy is utilized by the Seller and Buyer has paid more than Fifteen Percent (15%) of the purchase price, exclusive of interest, then in that event Seller shall be entitled to retain the Fifteen Percent (15%) of the purchase price, exclusive of interest, or Seller's actual damages, whichever is greater and Buyer shall be entitled to any remainder.

18; Buyer and Seller, agree that in the event Seller, cancels Buyer's rights hereunder, Buyer will, at the option and upon the demand of Seller, execute in favor of and deliver to Seller, a good and sufficient Quitclaim Deed to the said realty; and this acceptance by Seller shall operate as a full release of all Buyer's obligations, hereunder, Buyer and Seller further agree that in the event Buyer rescinds this agreement through the buyer's right of rescussion and Seller, enders all sums heretofore paid back to buyer within ten (10) days of the receipt of said notice of recission, Buyer will, at the option and upon the demand of Seller, execute in favor of and deliver to Seller a good and sufficient Quitclaim Deed to said realty; and this acceptance trace by the Seller shall operate as a full release of all Buyer's obligation bereunder. tance by the Seller shall operate as a full release of all Buyer's obligation hereunder.

19. Buyer and Seller agree that this agreement will become binding upon the Buyer and Seller two (2) days after the deposit in the U.S. mail of notice of acceptance addressed to the Buyer in accordance with the provisions of paragraph 4 hereof, with postage prepaid.

20. Each of the signed copies hereof shall be deemed a duplicate original, and this Agreement shall inure to the benefit of and be binding upon the successors and assigns of each of the parties hereto.

21. This Agreement is made by Seller as Trustee under a Declaration of Trust, and Buyer's recourse against Seller shall be limited solely to the assets of the trust estate and not the assets of Seller in any other capacity. A structure of the trust estate and not the assets of Seller in any other capacity.

22. Developer herein has installed the interior roads in the Mt. Scott subdivision. Buyer hereby agrees that neither Developer or Seller has any further responsibility in any manner in connection therewith.

23. Developer shall have electrical facilities furnished to the subdivision herein by having erected the necessary electrical power poles to allow a book-up by Buyer to said electrical facilities furnished to the subdivision neterin by naving crected the necessary electrical power poles to anow a book-up by Buyer to said electricity. It is agreed by Buyer that Developer is responsible only for the furnishing of said electrical power pole to the subdivision and any other further costs, fees or charges including, but not limited to, book-up charges, monthly fees, membership fees, maintenance costs of the like shall be f = sole and exclusive obligation of Buyer herein. It is further understood and agreed that the electrical facilities required tobe furnished to the subdivision shall be furnished no later than one hundred and twenty (120) days after the last lot in the subdivision is sold. It is further agreed by Buyer that Developer and Seller shall not be obligated in any other manner in regard to the electrical installation or maintenance relating to the subdivision herein or the providing, at such time as hereinabove set forth, of said electricity to the subdivision. 24. Buyer understands and agrees that any and all claims, suits, actions or arbitration shall take place only in the appropriate Court in the City and/or

County of San Francisco, California, Buyer has read and understands all of the terms and provisions stated in this Agreement for Sale of Property, and all such terms and provisions here-

of are fully a part of this contract. NOTICE: See other side for important information. AD BO BILAH BHT

STATE OF OREGON: COUNTY OF KLAMATH :

Filed	for record at request of	The Bank Of California	the 17th	dav
of	<u>May</u> of	A.D., 19 <u>96</u> at <u>10:00</u> o'clock Deeds	<u>A</u> M., and duly recorded in Vol. <u>M</u> on Page 14270	96 day
FEE	\$35.00	В	Bernetha G. Letsch, County Clerk	I
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