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- 1. Psyments. Borrower agrees to make all payments on the secured debt when due. Unless Borrower and Lender agree otherwise, any payments Lender receives from Borrower or for Borrower's benefit will be applied first to any amounts Borrower owes on the secured debt exclusive of interest or principal, second to interest, and then to principal. If partial prepayment of the secured debt occurs for any reason, it will not reduce or excuse any scheduled payment until the secured debt is paid in full.
- 2. Cleims Against Title. Borrower will pay all taxes, assessments, and other charges attributable to the property when due and will defend title to the property against any claims which would impair the lien of this Deed of Trust. Lender may require Borrower to assign any rights, claims or defenses which Borrower may have against parties who supply labor or materials to improve or maintain the property.
- 3. Insurance. Borrower will keep the property insured under terms acceptable to Lender at Borrower's expense and for Lender's benefit. All insurance policies shall include a standard mortgage clause in favor of Lender. Lender will be named as loss payee or as the insured on any such insurance policy. Any insurance proceeds may be applied, within Lender's discretion, to either the restoration or repair of the damaged property or to the secured debt. If Lender requires mortgage insurance, Borrower agrees to maintain such insurance for as long as Lender requires.
- Property. Borrower will keep the property in good condition and make all repairs reasonably necessary.
- Expenses. Borrower agrees to pay all Lender's expenses, including reasonable attorneys' fees, if Borrower breaks any covenants in this Deed of Trust or in any obligation secured by this Deed of Trust. Borrower will pay these amounts to Lender as provided in Covenant 9 of this Deed of Trust.
 Prior Security Interests. Unless Borrower first obtains Lender's written consent, Borrower will not make or permit any changes to any prior security interest. Borrower will perform all of Borrower's obligations under any prior Montgage, Deed of Trust or other security agreement, including Borrower's covenants to make payments when due.
- 7. Assignment of Rents and Profits. Borrower assigns to Lender the rents and profits of the property. Unless Borrower and Lender have agreed otherwise in writing, Borrower may collect and retain the rents as long as Borrower is not in default. If Borrower defaults, Lender, Lender's agent, or a court appointed receiver may take possession and manage the property and collect the rents. Any rents Lender collects shall be applied first to the costs of managing the property, including court costs and attorneys' fees; commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Leaseholds; Condominiums; Planned Unit Developments. Borrower agrees to comply with the provisions of any lease if this Deed of Trust is on a leasehold. If this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower will perform all of Borrower's duties under the covenants, by laws or regulations of the condominium or planned unit development.

 DECLESE No CROP**
- 9. Authority of Lender to Perform for Borrower, if Borrower fails to perform any of Borrower's duties under this Deed of Trust, Lender may perform the duties or cause them to be performed. Lender may sign Borrower's name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, Lender may do whatever is necessary to protect Lender's security interest in the property. This may include completing the construction.

Lender's failure to perform will not preclude Lender from exercising any of its other rights under the law or this Deed of Trust.

Any amounts paid by Lender to protect Lender's security interest will be secured by this Deed of Trust. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.

- 10. Default and Acceleration. If Borrower fails to make any payment when due or breaks any covenants under this Deed of Trust or any obligation secured by this Deed of Trust, Lender may accelerate the maturity of the secured debt and demand immediate payment and may invoke the power of sale and any other remedies permitted by applicable law.
- 11. Power of Sale. If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of delignation at Lender's plocated, to cause the property of some part thereof is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons as applicable law may require. After the lapse of such time as may be prescribed by applicable law, Trustee shall sell the property (in gross or in parcels) at public auction to the highest bidder for cash at the time and place; and the time designee may purchase the property at any sale. Trustee shall deliver to the purchaser. Trustee's deed conveying the property without any covenant or warranty, expressed or implied. Trustee shall apply the proceeds of the sale in the following order: (1) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (2) to all sums secured by this Deed of Trust; and (3) the excess, if any, to the person or persons legally entitled thereto.
- 12. Inspection. Lender may enter the property to inspect it if Lender gives Borrower notice beforehand. The notice must state the reasonable cause for Lender's inspection.
- 13. Condemnation: Bornwer assigns to kender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the property. Such proceeds will be abplied as provided in Covenant 1. This assignment is subject to the terms of any prior security agreement.
- 14. Walver. By exercising any remedy available to Lender, Lender does not give up any rights to later use any other remedy. By not exercising any remedy upon Borrower's default, Lender does not waive any right to later consider the event a default if it happens again.
- 15. Joint and Several Liability; Co-algners; Successors and Assigns Bound. All duties under this Deed of Trust are joint and several. Any Borrower who co-signs this Deed of Trust but does not co-sign the underlying debt instrument(s) does so only to grant and convey that Borrower's interest in the property to the Trustee under the terms of this Deed of Trust. In addition, such a Borrower agrees that the Lender and any other Borrower under this Deed of Trust may extend, modify or make any other changes in the terms of this Deed of Trust or the secured debt without that Borrower's consent and without releasing that Borrower from the terms of this Deed of Trust.

The duties and benefits of this Deed of Trust shall bind and benefit the successors and assigns of Lender and Borrower.

16. Notice. Unless otherwise required by law, any notice to Borrower shall be given by delivering it or by mailing it addressed to Borrower at the property address or any other address that Borrower has given to Lender. Borrower will mail any notice to Lender at Lender's address on page 1 of this Deed of Trust, or to any other address which Lender has designated.

Any notice shall be deemed to have been given to Borrower or Lender when given in the manner stated above.

- 17. Transfer of the Property exp. Seneficial interest in the Borrower, if all or any part of the property of any interest in it is sold or transferred without Lender's prior written consent. Lender may demand immediate payment of the secured debt. Lender may also demand immediate payment if the Borrower is not the result at person and the beneficial interest in the Borrower is not the result at person and the beneficial interest in the Borrower is sold or the secured to work, the demand payment in the above situations if it is prohibited by dederal law as of the early of the first property of the secured to the se
- 18. Release. When Borrower has paid the secured debt in full and all underlying agreements have been terminated, Lender shall request Trustee to reconvey the ground such techniques to pay all costs to require such techniques.
- 19. Substitute Tristee! Tristee shall be sign at the request of Lehder and may reschiaf its own election. Upon the resignation, incapacity, disability or death of Trustee, Lander shell report a successor trustee shall the recipron be vested with all powers of the original Trustee.

 19. Substitute Tristee shall the recipron be vested with all powers of the original Trustee.

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 19. Substitute Tristee shall the recipron of the recipr
- 21. Attorney's Fasse: AA Justi in this Deet of Tribiliand in Fishlote, "attorneys" fees shall include attorneys. He are, which shall be awarded by an appellate country; of the property respectively. I appellate country; of the property respectively.
- 22. Severability. Any provision or clause of this Deed of Trust or any agreement evidencing the secured debt which conflicts with applicable law will not be effective unless that law expressly or impliedly permits variations by agreement. If any provision or clause in this Deed of Trust or any agreement evidencing the secured debt cannot be enforced according to its terms, this fact will not affect the enforceability of the balance of the Deed of Trust and the agreement evidencing the secured debt cannot be enforced according to its terms, this fact will not affect the enforceability of the balance of the Deed of Trust and the agreement evidencing the secured debt which conflicts with applicable law will not be enforced according to its terms, this fact will not affect the enforceability of the balance of the Deed of Trust and the agreement evidencing the secured debt which conflicts with applicable law will not be enforced according to its terms.

PO BOX 1570 , TUALATIN, OREGON 97062

TY.K.

Delaware

GREEN TREE FINANCIAL SERVICING CORPORATION

6 1 Services, Inc. 101 SW Hain St. 15th Floor, Portland, OR 9720.

TRAVIS R. COOK

DOROTHY H. COOK 50 1000

(page 2 of 2)

LEGAL DESCRIPTION
LOTS 4 AND 3 , BLOCK 18, FAIRVIEW EDITION NO. 2 TO THE CITY OF KLAMATH FALLS
IN THE COUNTY OF KLAMATH STATE OF OREGON.

STATE OF OREGON: COUNTY OF KLAMATH: SS.					
Filed	for record at request	ofAmeriTitle	the 22nd		
of	August	A.D., 19 96 at 3:48 o'clock PM at	nd duly recorded in Vol. M96		
		or on Page	26027		
FEE	\$20.00	Bernetha G Letse By	ch. County Clerk		
			X		