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THIS DEED OF TRUST (Security Ins	at eldastros, vel bled ad of hedlanda stations and relative policy of elections strument") is made on . October: 28th to stations are
	DIEKMANN and SUSAN M DIEKMANN, as tenants by the
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red in draw that they is at the decided	And the state of t
Consolation as some report of bayes	Saidt vid ("Borrower"). The trustee is AMERITITIE, an Oregon 1 Hammen in advance above, we elder any activity ("Trustee"). The beneficiary is
WASHINGTON MUTUAL BANK	, which is organized and existing
under the laws of Washington	and whose address is 1201 THTRD AVENUE,
	"Lender")
Borrower owes Lender the principal sum of	FORTY-TWO THOUSAND FOUR HUNDRED & 00/100
note dated the same date as this Security I	Dollars (U.S. \$ 42,400.00). This debt is evidenced by Borrower' instrument ("Note"), which provides for monthly payments, with the full debt, if no
naid earlier due and payable on November	er 1st, 2026 This Security Instrumen
secures to Lender: (a) the repayment of t	the debt evidenced by the Note, with interest, and all renewals, extensions an
	of all other sums, with interest, advanced under paragraph 7 to protect the security
of this Security Instrument; and (c) the perf	formance of Borrower's covenants and agreements under this Security Instrumen
and the Note. For this purpose, Borrower Ir	rrevocably grants and conveys to Trustee, in trust, with power of sale, the following
described property located in KT AMATH	ent abolisia one rut punt at internacian in barrietz County, Oregon; access to the contract of a
	T NO. 1065 IRISH BEND, ACCORDING TO THE OFFICIAL PLAT
THEREOF ON FILE IN THE OFFICE	E OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.
standord mongage clause. Lender shall nave th	es apudoni llede pose inimale di aldangonia ad finare elemente e con le come con elementi file. Cal les apude apudos de la comenza de la grando presenta de la signa en a la comenza de comenza de contra la contra
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Oregon - rice 97624	ि ('Rroperty Address'));wareal कि अपनार्का कर्म कर कार्य के अधिकार के किया है। असे नाइन करीं कि
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fixtures now or hereafter a part of the p	its now or hereafter erected on the property, and all easements, appurtenances, an property. All replacements and additions shall also be covered by this Securi
Instrument. All of the foregoing is referred to	to in this Security Instrument as the "Property."
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BORROWER COVENANTS that Borro	ower is lawfully selsed of the estate hereby conveyed and has the right to grant an
defend generally the title to the Property and	is unencumbered, except for encumbrances of record. Borrower warrants and warrants
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Loan #: 01-973-695682-5

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of it applicable insurance amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement sots a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2801 of seq. ("RESPA"), unless another law that applies to the Funds the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow items. Unless Lender pays one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law premite unless and agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds be up the deficiency as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall principal due; and last, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to Interest due; fourth, to

A. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the porson owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the Property is subject to a lien which may attain priority over this Security Instrument. If Lender determines that any part of the Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

S. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insurance against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Londer the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain paragraph 7.

paragraph /.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made

promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property deasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is pass to Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall be consistent of the sums secured by this Socurity Instrument Immediately prior to the acquisition.

6 Continuous Preservation Maintenance and Protection of the Property: Borrower's Leas Application: Leasaholds. Socrewer shall

pass to Lender to the extent of the sums accured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within skty days after the execution of this Security Instrument and agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in by this Security Instrument or Lender's security interest. Borrower may Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the ilen created materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with residence. If this Security instrument or Including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security

residence. It this Security instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower falls to perform the covenants and agreements contained in this Security probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Any amounts disbursed by Lender under this paragraph 7, shall become additional debt of Borrower secured by this Security Instrument. Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument, and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, required by Lender required mortgage insurance in effect. If, for any reason, the mortgage insurance coverage mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, at a cost substantially equivalent mortgage insurance coverage insurance previously in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Lender required to one-twelfith of the yearly mortgage insurance coverage insurance previously in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Lender required to maintain mortgage insurance overage (in the amount and for the period that required to maintain mortgage insurance or to provide a by Lender again becomes evaliable and is obtained. Borrower shall required to maintain mongage insurance in enset, or to provide a loss reserve, until the requirement for mongage insurance ends in accordant with any written agreement between Borrower and Lender or applicable law.

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9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation: The proceeds of any sward or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property or for conveyance in light of condemnation, are intereby assigned and shall be paid to Lender.

11 the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before this taking is equal to or greater than, the amount of the sums secured by this Security Instrument immediately before the faking, unless Borrower and Lender otherwise agree in writing, the sums secured by the Security Instrument shall be reduced by the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing of unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums secured by this Security Instrument whether or not the sums secured by this Security Instrument whether or not the sums secured by this Security Instrument, whether or not then the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then du

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest, or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be walver of or practical the exercise of any right or remedy.

demand made by the original Borrower of Borrower's successors in interest. Any forcearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound, Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's Interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address. Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

provisions of this Security Instrument and the Note are declared to be severable.

provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

or demand on Borrower.

or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) paye Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covernants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, Including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as iff no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.618130.00 acceleration in the property and property in the case of acceleration under paragraph 17.618130.00 acceleration. paragraph 17.87 %

19. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the 'Loan Servicer' that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim; demand, lawsuit or other action, by any governmental or

Borrower shall promptly give Lender written notice of any investigation claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, materials containing abbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security, Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Proporty. The notice shall further inform Borrower of the right to reinstate after acceleration, and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

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ndur shall give Borrower notics	n and inspections of the Property. Let	Scill Balthry allows	2. inspection. Leader at its book of
event of default and of Lend which any part of the Prope Borrower and to other perac Borrower, shall sell the Proj notice of sale in one or mo Property by public announce Property at any sale. Trustee shall deliver to	er's election to cause the Property to try is located. Lender or Trustee a pars prescribed by applicable law, perty at public auction to the higher parcels and in any order Trustement at the time and place of any other purchaser Trustee's deed con the purchaser Trustee's deed con	or cause frustee to execute o be sold and shall cause such all give, notice of sale in the litter, the time required by apply the sale in the time and place of determines. Trustee may previously scheduled sale. I	a written notice of the occurrence of an interest to be recorded in each county in manner prescribed by applicable law to discable law, Trustoe, without demand on and under the terms designated in the ostpone sale of all or any parcel of the ender or its designee may purchase the
22. Reconveyance. Properly and shall surrender th reconvey the Property without v persons shall pay any recordati 23. Substitute Trustee hereunder. Without conveyance, herein and by applicable learn	s secured by this Security Instrumer Joon payment of all sums secured it is Security Instrument and all notes ever varianty and Lender shall charge Borro on costs. Lender may from time to time rene e of the Property, the successor truste	es of the sale, including, but it; and (c) any excess to the pey, y this Security instrument, Ler dencing debt secured by this Swer a rolease fee in an amount nove. Trustee and appoint a sure shall succeed to all the the	not limited to, reasonable Trustee's and apply reon or persons legally entitled to it. der shall request Trustee to reconvey the ecurity Instrument to Trustee. Trustee shall allowed by applicable law. Such person or cessor trustee to any Trustee appointed
an appellate court. 25. Riders to this Sec- Instrument, the covenants and agreements of this Security Instr	As used in this Security instrument and writty instrument. "If one or more rice agreements of each such rider shall ument as if the rider(s) were a part of	in the Note, "attorneys" fees" st lors are executed by Borrower e Incorporated into and shall a	all include any attorneys' fees awarded by and recorded together with this Security mend and supplement the coverants and
at (c) tetak X Adjustable hate yracoc as 1 Graduated Payr tetta yea T Balloon Rider at atok as as X Other(s) [specifications and the street bits coupled a neet care atom becomes	Hider all of bajdus Condominent Rider, at bajdus Riemand II Planned II Bate import of the Adjustab	Dum Alder Unit Development Alder Overnent Alder Le Rate Rider	1-4 Family Rider Biweekly Payment Rider Second Home Rider
in any rider(s) executed by B	Borrower accepts and agrees to to	he terms and coveriants cor	tained in this Security Instrument and
ng it or my manny a sy men aver an or any other address Bor ower	r Instrument shall be given by delivery and be detected to the Property Addic	uere provinced for in this Securit	programment uniform to all programments in su [14] Modernes for a considerable to a service mentioned reported the service of the service o
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34778 ADJUSTABLE RATE RIDER Interest Rate Cap

Loan #01-973-695682-5

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ADZASTE RASY of in each Change Date. I ved pay the smount of my new mortily payment buginning one that the Change Date unit tile amount of my aboutily payment changes again.	RY SECURITIES INDEX
THIS ADJUSTABLE RATE RIDER is made this 28th day of October 19 96 and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Deed (the "Borrower") to secure Borrower's Adjustable Rate Note to WASHINGT Washington Corporation	and is incorporated into urity instrument) of the same CON MUTUAL BANK, a
of the same date and covering the property described in the Security Instrument and located at 33710 LOBO DR, CHILOUIN, OR 97624 VORINGE BLOCKS AND THE SECURITY OF THE SECURI	(the "Lender"
33710 LOBO DR, CHILOQUIN, OR 97624 WORROW HIS BEHANKI JAIO TO THE BEAST OF THE BEAS	DEFECTION ROPERUMATING
THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE INCREASES, THE INTEREST RATE INCREASES, THE INTEREST RATE INCREASES, THE INTEREST RATE DECREASES, THE INTEREST RATE DECREASES.	BORROWER'S BORROWER'S
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PIRST YEAR OF THE LOAN AND WILL BE ADJUSTED EVERY YEAR THE ADJUSTED EVERY YEAR THE ADJUSTED EVERY YEAR THE ADJUSTED EVERY YEAR THE ADJUSTED EVERY YEAR ADDITIONAL COVENANTS. SIZE addition to the covenants and agreements made in the Security Instru	oblining forms, and significant, Borrower and Lender
A. INTEREST RATE AND MONTHLY PAYMENT CHANGES of all thorough a substrain strains and a substrain of the subs	int the interest rate and the
4. INTEREST RATE AND MONTHLY PAYMENT CHANGES (A) Change Dates & Registrating Series in Honorage attackness.	वित्रीति पूर्व संवर्षी प्रधान स्टब्स्कान्त्रस
The Interest rate I will pay may change on the	and on
that day every 12th month thereafter. Each date on which my interest rate could change is called a "Change	Date".
Beginning with the first Change Date, my interest rate will be based on the 1 Year Treasury Se (the "Index"), which is the weekly appropriately an index of the weekly appropriately app	ecurities Index
	ry securities
The most recent applicable index figure available as of the date 45 days before each Change Date is of the applicable index is no longer available, the Note Holder will choose a new index which is information. The Note Holder will give me notice of this choice. (C) Calculation of Charges	s based upon comparable
Before each Change Date, the Note Holder will calculate my new interest rate by adding TWO & SEV percentage points (2.875 %) to the Current Index The New Holder Will be SEV	FN-FTCUTUS
one-eight of one percentage point (0.125). Subject to the limits stated in Section 4(8) but	
Interest rate until the next Change Date.	ad amount will be my new
The Note Holder will then determine the amount of the monthly payment that would be sufficient to repa am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equ his calculation will be the new amount of my monthly payment. (D) Limit on Interest Rate Changes	all payments. The result of
Except as provided in any Addendum or Rider to this Note, the rate of interest I am required to pay sidecreased on any single Change Date by more than. TWO payments are provided to Payments and Payments and Payments are provided to Payments and Payments and Payments and Payments are provided to Payments and Payments an	shall never be increased or
rom the rate of interest I was paying immediately prior to that Change Date, and my interest rate sh	all never be greater than



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Loan #01-973-695682-5

(E) Effective Date of Changes My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

The Note Holder will mail or deliver to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER Uniform Covenant 17 of the Security Instrument to amend the security Instrument to a security Instrument to a security Instrument to a security Instrument to a security Instrument the security Instrument to a security Instrument Instru Uniform Covenant 17 of the Security Instrument is amended to read as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option; require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security instrument is OF THE LOAN AND WILL BE ADJUSTED EVERY YEAR THEREATBOND OF BRIDGE AND AND WILL BE ADJUSTED EVERY YEAR THERE A THERE A

To the extent permitted by applicable law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

if Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a parlod of not less than 30 days from the date the notice is malled or delivered within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Adjustable Rate Rider. 1991 , reductived to year the second of the second to year and the second to year the second to year the second to year. ges essente tem magninas cabas. Esan data on vibon my viagost rata cousa change in called a "Change Data" After recording, mail to: WASHINGTON MURIAL CIUTASCC TEST I office been a Xine Loan Servicing and sound bound no close WILLIAM R DIEKWANN P.O. Box 91006, SAS0304 T olda Lave ober an inv Seattle, WA 98111 Seattle, WA 98111 (ADD STORY) HOSE STORY HOSE STORY SUBAN MIDIEMANN CONTRACTOR STORY is the application of the letter available, the Nota Folder will choose a new index which is bared and comparable more street, and Soute found and placing making of this Profess. Before carticles on Dain, the birde inclosion will encounte my new interest rate by adding "TWO II SEVIEN-PLOYING (Catalistica of Characte necessary notate (275 %) to the Cassan linder. The Note Holder with their round the rosult of this notation to the search one agot of one processor and to 129). Suggests the limits stated in Section 4(D) below this founded curated will be my new The Holder will then describing the amount of the monthly payment that would be sufficient to repay the unpeld pencipal that I and the second product of the second are expressed to own at the Country Country Code at thy new Interest rate to substantially equal payments. The result of manifed Address of the control on a second control of the Excell at province they succeded or Reselling the Nesa, the rais of interest fant required to pay shak never be increased or 10) Una do merces Rulo Cresinas (4000, S.) string spetiments (AD) non-abity dense agreet agreet agreet boat too hate of the property was payed understailed, but thange Date, and my interest this should be greater than (% Oct. 6) hedian by the control of the control of

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monature property	y described therein and located at the address shown below (the "Property"):
33710 LOBO DR, CHILOQUIN, OR	97624 TVEVOGA TUBNICAS ASSOCIATION SANDARDAS
yir trong ent sample do don't sive spisier i stor	(Property Address)
ニード・ファイ・経・デー・アイス・インスのとは とりあった なりゅうけんとう 発動し 背積 ア	and of baseque mail against such against the same meaning when used herein. To the extent that this
Addendum conflicts with the terms and cor	aditions set forth in the Security Instrument or in the Adianable Day But
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그 전 어머님은 하나 무슨 이 사원 인터워 다른 병원 하는 나를 가지만 수 집합했다. 유럽	CONSTRUCT A A DEPOS OF THE SECOND OF THE ARRANGE OF A LINE AND A L
ADDENDUM TO ADJUS	ROVISIONS SET FORTH IN THE ADJUSTABLE RATE RIDER, THE TABLE RATE NOTE PERMITS THE BORROWER TO CONVERT THE
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ADDITIONAL COVENANTS The Not	several behive a demand and config at the configuration and the provided above
Land and the state of the Ma	e provides for an initial interest rate and for changes in the interest rate and the monthly justable Rate Rider. In addition, Sections A through F of the Addendum to Adjustable Rate
Land Bellower to Cottagit file Di	NIUWELS GUILISTEDIA TATA INAN INTO 2 fivon roto lovol november fully and a service of
The state of the s	cutting coveriant and agree as follows: () 1000 cm.
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The second secon	307 of Stories and December 11007
Calonda	months. Each date as of which I could choose to convert my loan to a fixed rate loan is a Conversion Date is November 1st, 2001
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Granton and Carolings Hee Holl delen	(ii) Letiue: Studiermination that the Property is in settefactory condition and that the first
the include of the including is not less that	I tidl Sel IORD On the appraisal which I ender was provided in connection with the title to
making of the loan, and (iii) ii this is a compli	Tallon Constituction/parmanent loan, the residence and other improvements to the District
the next payment due date after the Effective	y disbursed, and principal and interest payments have commenced (or will commence on Conversion Date as hereinafter defined).
in a choose to make this conversion, I will	UST GIVE THE NOTE Holder a written request to convert at least top (10) days before the
COLLABISION DETE (ILIA CHACITA COLLABISION F	Jate 1 also must sign and give to the Lender a document (the "Madification Decuments
in any rount macine render may require, chan	Iging the terms of the Note and Security Instrument as necessary to reflect the conversion
Note Holder has since released them in writing	ned by: (i) everyone who originally signed the Note and/or Security Instrument unless the ang from liability on the loan and they no longer have an ownership interest in the Property;
(a) anyone mile ride adopted patrily assumed if	duling for repayment of the loan unless the Note Holder has since released them in writing
inclinability arter tries, no longer have an of	whership interest in the Property; and (iii) anyone else with an ownership interest in the
r ropony. Analysi waa	1 SYNGANOGENIKA ALIGI PERKI LARIKAN PERKUANAN MENANGKAN MENANGKAN
provided a written request to convert and I d	nuctes of the current conversion rate applicable to my loan at anytime. However, if I have to not, for any reason, satisfy all requirements to conversion and return the fully executed
Modification pochiment to the Note Holder ph	the deadline applicable under Paragraph F below I will forfelt any future right to gament to
a liken rate. In that everit, the provision of the	his Addendum shall be null and vold and my loan will remain an adjustable rate loan as
provided in my Adjustable Rate Note.	CM MCCC2
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JM TO ADJUSTABLE RATE RIDER (Fred Rate Conversion Option)	ДОГОТОТОТО ПОТОТОТОТОТОТОТОТОТОТОТОТОТОТОТО
Conversion Date, plus CNE 1%. If I do not occupy the Property as mone-half of one percent (1/2%) higher than to Date exceeds the then-applicable limits for higher than the rate otherwise payable. If sure the by using a comparable forms.	published Required Net Yield for thiny (30)-year, fixed rate mortgages covered by skty ery commitments that was in effect as of the date fifteen (15) days before the Effective of one percent (
9,9500,03 %);	searboa oni le bolucci bue natori tracelada, especial per per le la
B. DETERMINATION OF NEW DAVISEA	불端單端配置 한 1일 : 10 전에는 사람들의 19 일이 하는 사고 있는 10 인 : 10 인 :
bas areas and labels one education and labels	Interest as provided in Section A above, the Note Holder will then determine the monthly epay in full the principal, I am expected to owe, on the Effective Conversion Date, together its instruction of the maturity date (the "New Payment Amount"). NT; CONTINUATION OF FIXED BATE
Beginning with my first mounts	NT; CONTINUATION OF FIXED RATE DESCRIPTION
established as of the Effective Convolution	as my monthly payment, and the interest rate pay will not change from the foregoing
- CONTRACTOR FEE	눈의 살아가는 어느 그는 아는 것이 되어 되어 느껴졌다고 그렇게 된다. 그 사이에 만든데 한번 전략하면 하는 하는데 환경 화장 환화되었다.
For choosing to convert my adjustable regular to ZERO the paragraph of the second	ate loan to a fixed rate loan as provided above, I will pay the Note Holder a conversion fee
so! of the conversion to	e at least one business day prior to the Effective Conversion Date,
Conversion Date; the amount of my New Mor day prior to the Effective Conversion Date) by actually delivered it to the Note Holder. The telephone number of a person who will answer	tithly Payment; the amount of the conversion fee; and a date (not later than one business which I must have obtained all required signatures on the Modification Document and hotice will include all information required by law to be given me and also the title and any question I may have regarding the notice.
the applicable times specified in this Addendur	in to a fixed rate loan and do the other things that I must do under this Addendum within a will no longer have the right to convert my adjustable rate loans.
G. TRANSFER OF THE PROPERTY OF OF	Tag tomani ban isgionig ban bandan yang ang pag-
its consent to a sale or transfer of the	iment, as amended by the Adjustable Rate Rider, prohibits the Levil
otherwise be impaired viscos?	reditworthiness applicable to similar new loans and the Lendar's converse or
to withhold its consent shall no longer be applic or (ii) condition the granting of its consent upor other modifications to the torms of the P	able and the Lender may, in its sole discretion, either: (i) arbitrarily withhold its consent; the payment of a fee, adjustment in the interest retermination.
NWITNESS WHEREOF PARTY OF THE PROPERTY OF THE PARTY OF TH	Magn 95 note evide merca antite assemble to a construction of the
[[47] E. [20] A. J. S. S. J. Lewis J. A. M. Basson Ben. J. Profit 7	receipting miner arrangement that rider as or the day and year first written above
X Colliano R Debman WILLIAM R DIEKMANN	this blow bus fler out flade minney A die to mine July Susan M Diekmann
After recording, mail to: WASHINGION MUNUAL, Loan Servi	Slafogus loing le, WA 98111
STATE OF OREGON: COUNTY OF KLAM	ATH: ss.
Filed for record at request of Ame of November A D 10 96	rititle
7.D., 19 _70	at 11:53 o'clock A. M., and duly recorded in Vol. M96
FEE \$45.00	Bernetha G. Letsch County Clerk
	By Cathlen Joan