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under the laws of Washingto	can end whose address is 1201 THIND AVANUE.
SEATUR, VIA 98101	CLandar
Borrower caves Lender the princi	Spal sum of EIGHTY-EIGHT THOUSAND ONE HINDRED & 00/100
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오이지 않는 사람들이 그는 수 있었습니 것 같아 된 김 영화원을 가져 있는데 없다.	পা কৰ্মণা বিৰুদ্ধিক হৈছে। এটা ভাষ্টেলাভতীৰ বিজ্ঞানত প্ৰতিধী বিজ্ঞানত প্ৰসংগ্ৰহণ কৰিছে। উন্তৰ্গৰ স্বত্যবিজ্ঞানী কৰি বিভিন্নত সুৰুত্ব স্বাহ্মকৰী বিজ্ঞানী ক্ষাত্ৰিক বিজ্ঞান কৰিছে।
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THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

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LINETONIA COVERNANTIA. Becomes and Lander coverent and agree as idlants:

1. Payment of Principal and interests; Prepayment and Late Charges decreated the Male.

Interest on the debt evidenced by the Note and any propayment and late charges decreated the Male.

2. Funds for Taxon and branksness. Budget to applicable law or to a written water by Londer, Borrows shall pay to Linday on the monthly payments are due under the Note, until the Note is paid in full, a sum (Funks) for the yearly leads an the Properly, it may could priority over this Security instrument as a fam on the Property; (b) yearly keasanded payments or ground are the Property, it may; (c) yearly hazard or property keasance promisms; (d) yearly flood insurance promisms, if any; and it has provided by Borrows to Lander, in accordance with the provisions of paragraph 8, in lieu of the payment of monthless investment promisms. These items are called "Econom keasa" Londer may, at any time, reflect and held Funds in an amusely not to accord the machinum amount a lander for a federally related mortgage loan may require for Borrows's encount account and the laders flood from time to time, 12 U.S.C. Section 2001 at seq. (FESPA), unless another law that applicable the sole around of Funds due on the basis of oursent data and reasonable collinates of expensions of future Econes home or offension in accordance with applicable law. accordance with applicable law.

accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Baria. Lender shall apply the Funds to pay the Escrow Issue. Lender may not charge Berrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Issue, unless Lender pays Berrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Issues Lender pays Berrower interest on the Funds and applicable law permits Lender to make such a charge. However, then this loan, unless applicable law provides one-time charge for an independent real estate tax reporting service used by Lender shall not be required to pay Borrower any interest otherwise. Unless an agreement is made or applicable law required interest to be paid, Lender shall not be required to pay Borrower any interest or carnings on the Funds. Somewer and Lender may agree in writing, however, the interest shall be paid on the Funds. Lender shall give to assume the funds and the purpose for which each debit 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 was made. The Funds are piedged as additional security for all sums assumed by this Because shall account to Borrower for the excess if the Funds held by Lender exceed the amounts permitted to be held by applicable law. Lender shall account to Borrower for the excess.

the Funds was made. The Funds are pledged as additional security for an sume secured by me security incrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Berrower for the excess if the 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 Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is mount received to pay the Escrow items when due, Lender may so notify Berrower in writing, and, in such asse Berrower shall pay to Lender's sole discretion, up the disclosion.

Upon payment in full of all sums received by this Security instrument, Lender shall promptly refund to Berrower any Funds held by Lender hall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, ohall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security instrument.

2. Analization of Demonstra. Links a spoilicable law provides of Nerwise, all payments received by Lender under paragraphs 1 and 2 shall

nero by London at the time of acquisition of seas as a creat against the sums occurs by the covering transferred.

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

8. Charges; Lleve. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may a. Charges; Lerns. Domower shan pay an unes, assessments, charges, three and impostants assessment that reports the manner attain priority over this Security instrument, and lesselfold payments or ground rents, if say. 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 person evend payment. Borrower shall promptly furnish to be read in notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to be read under this paragraph. promptly furnish to Londor receipts evidencing the payments.

Prompty turns no cancer receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower: (a) agrees in whiling to the Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower: (a) agrees in whiling to the payment of the obligation secured by the lien in a manner acceptable to Lander; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lander's opinion operate to prevent the enforcement of the lien in, legal proceedings which in the Lander's opinion operate to prevent the enforcement of the lien in, legal proceedings which in the Lander's opinion operate to prevent the enforcement of the lien as agreement satisfactory to Lander subording the lien to this Security instrument. If Lander determines that any part of the

holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security instrument. If Lender determines that any part of the Property is subject to a New which may attain priority over this Security instrument, Lender may give Berrower a nesses identifying the lien. Berrower shall existly the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazard or Property thaurance. Borrower shall keep the improvements now existing or hereafter erected on the Property Insured against loss by fire, hazards included within the term "extended ocverage" and any other hazards, including floods or flooding, for which Lender requires insurance shall be maintained in the amounts and for the periods that Lander requires. The insurance carrier providing the insurance shall be chosen by Berrower subject to Lender's approval which shall not be unreasonably withhold. If Berrower falls to maintain coverage described above, Londer may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

percycling.

All incurance policies and renewels shall be acceptable to Londer and shall include a standard merigage clause. Lander shall have the right to hold the policies and renewals. If Lender requires, Berrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of less, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of less if not made premptly by Bonower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restonation or repair is not economically damaged, if the restoration or repair is economically feasible and Lender's security is not because the insurance proceeds shall be applied to the sums secured by this Security instrument, feasible or Lender's security would be issuenced, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not then due, with any access paid to Borrower. If Borrower abandors the Property, or does not answer within 30 days a notice from whether or not then due, with any access paid to settle a claim, then Lender may solicet the insurance proceeds. Lender may use the proceeds to Lender this offered to settle a claim, then Lender may solicet the insurance proceeds. The 30-day pedied will head notice the conduct that the meditative values this choices to easily a country instrument, whether or not then due. The 30-day period will begin when the

notice is given.

Unless Londer and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the dies date of the morthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from demage to the Property prior to the acquisition shall peed to Lender to the extent of the nums secured by this Security instrument immediately prior to the acquisition; Leaseholds. Borrower shall occupy, entablish, and use the Property as Borrower's principal residence within sky days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence within sky days after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's entered by the Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit wants on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's security interest. Borrower may forfeiture of the Property or otherwise materially impair the lien created by this Security instrument or Londer's security interest. Borrower may cure such a default and reinstain, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security instrument or Lander's security interest. Borrower shall also be in default if Borrower, during the loan application processes, gave materially false or inaccurate information or externance to lander (or failed to provide Lender with any material information) in cornection with the loan evidenced b instancely tass or inscrinate information or estimate to Lender for rained to provide Lunder with any material and material in Carinetes and the loan evidenced by the Note, including, but not limited to, representations concerning Bonower's occupancy of the Property as a principal the loan evidence by the Note, including, but not limited to, representations concerning Bonower's occupancy of the Property as a principal technique. If this Security instrument is on a leasehold, Bonower shall comply with all the provisions of the lease. If Bonower sequence to the Property the leasehold and the foreign and material and the foreign and material techniques to provide the leasehold. the Property, the lessehold and the fee tills shall not merge unless Lender agrees to the merger in withing.

the Property, the leasehold and the fee tills shell not merge unless Lender agrees to the merger in writing.

7. Protection of Lander's Rights in the Property. If Borrower fails to perform the coverants and appearance contained in this Security instrument, or there is a legal proceeding that may significantly affect Lander's rights in the Property (such as a proceeding in bankruptry, instrument, or there is a legal proceeding that may significantly affect Lander may do and pay for whatever is rescessary to protect the probate, for condemnation or ferficture or to enforce laws or regulations), then Lander may do and pay for whatever is rescessary to protect the value of the Property and Lander's rights in the Property. Lender's actions may include paying any sums secured by a flam which has priority over this Security Instrument, appearing in court, paying reasonable attempts fees and entering on the Property to make repairs. Although Lander may take action under this paragraph 7. Lander does not have to do so.

Any amounts disbursed by Lander under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lander agree to other terms of payment, those amounts shall be a linerest from the date of disbursement at the little rate and shall be payable, with interest, upon notice from Lander to Borrower requesting payment.

8. Mericage insurance. If Lander required mortages insurance as a condition of making the loan secured by this Security Instrument.

and shall be payable, with interest, upon notice from Londer to Borrower requesting payment.

2. Morrigage insurance. If Lender required morrigage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the morrigage insurance in effect. If, for any reason, the morrigage insurance coverage produced by Lender lapses or ceases to be in effect. Borrower shall pay the premiume required to obtain coverage automatically equivalent to the ceat to Borrower of the averages insurance previously in effect, morrigage insurance previously in effect, as a ceat substantially equivalent morrigage insurance coverage in not available, Sorrower shall from an alternate morrigage insurance by Lender. If substantially equivalent morrigage insurance coverage in the sum could be considered to the payment of the second by Borrower when the insurance coverage is posed or ceased to be in effect. Lender will accept, use and retain interest payments as a less reserve in lieu of morrigage insurance. Loss reserve to be in effect. Lender will accept, it morrigage insurance coverage (in the amount and for the period that Lender required payments may no longer to required by Lender, it morrigage insurance coverage (in the amount and for the period that Lender required to maintain morrigage insurance in effect, or to provide a loss reserve, until the requirement for morrigage insurance and Lander or applicable law.

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If the Property is abandoned by Bondoner, or if, eiter notice by Lander to Bondoner that the condemnor offers to make an exerci or cellie a claim for demages, Bondoner falls to respond to Lender within 30 days after the date the notice is given, Lender is sufnorted to collect and apply the proceeds, at its option, either to restaution or repair of the Propenty or to the sums secured by this Security Instrument, whether or not then

Unizes Landar 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.

of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Restroate Not Releasest; Ferbussance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums accuract 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 successor 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 respond of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy chall not be a waiver of or preclude the exercise of any right or remedy.

12. Suspassers and Assigns Baund; Joint and Several Liability; Co-alguers. The covenants and agreements of this Security Instrument shall bind and benefit the suspassors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower is covenants and agreements exist the Note: (a) is co-alguing this Security Instrument but does not execute the Note; (a) is co-alguing this Security Instrument only to mertgage, grant and sonvey 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 Lander and any other Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is a serviced to the Note without that Borrower's consent.

13. Lean Charges. If the losn secured by this Security Instrument is subject to a law which sets maximum losn charges, and that law is finally interpreted so that the internst or other losn charges collected or to be collected in connection with the losn exceed the permitted limits, then: (a) any such losn charge shall be refused by the amount necessary to reduce the charge to the permitted limit; and (b) any same already collected from Bornover which exceeded permitted limits will be refunded to Bornover. 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 propayment without any propayment charge under the Note.

prepayment without any prepayment charge under the Note.

13. Motices. 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 Sorrower or Lender when given as provided in this passignaph.

15. (Boverning Law; Severishibly. 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 also claim 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 or be exversible.

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 said or transferred (or if a beneficial interest in Borrower is said 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 recorded by Lender if worshall by Lender if worshall by Lender it worshall by Lender it worshall by Lender it worshall be federal by an of this County Instrument.

exercised by Lender if exercise is prohibited by federal law as of the data of this Security Instrument.

If Lender exercises this option, Lunder shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the data the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Serrower 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 Berrower.

18. Berrower's Flight to Flainstate. If Berrower mests certain conditions, Berrower 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 1 degment enforcing this Security Instrument. Those conditions are that Borrower. (a) pays Lander 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 covenants or agreements; (c) pays all expanses incurred in enforcing this Security Instrument, including, but not limited to reasonable attorneys' fees; and (d) takes such action as Lander may reasonably inquire to assure that the lien of this Security Instrument, Lander'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 if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under peragraph 17.

peragraph 17.

19. Sale off 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 this is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 shows and applicable law. The notice will exist 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 intermedian regulated by applicable test.

and applicable law. The notice will elade 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.

29. 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 suryone size to do, anything affecting the Property that is in visitation of any Environmental Law. The preceding two certances 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, invalid 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 Isanta, or is notified by any governmental or regulatory authority, that any removal or other remadistion of any invasor chall 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 fullowing substances: papoline, kerosene, other teammable or toxic petroleum products, toxic positicides and herbicides, volatile

Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic posticides and herbicides, volatile solvents, materials containing substances or farmelidehyde, 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, eafety or environmental protection.

foderal laws and laws of the jurisdiction where the Property is located that relate to health, ealety or environmental projection.

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

21. Acceleration; Research. Lender shall give recise to Borrower prior to acceleration following Borrower's toeach of any covenant or agreement in tich Scountry instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice whall specify; (a) the default; (b) the eaten required to cure the default; (c) a date, not less than 12 days from the date the notice which specify the the default must be cured; and (d) that salve 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 act of the Property. The notice shall turther inform Borrower of the hight to relevate acceleration, and the right to bring a court educate to accert the non-authorics of a default or any other defence of the intervent and act or acceptance of the default or any other defence of the intervent and actions payment in tall of all sums secured by this Security instrument without between and may invoke the power of make any other remedies permitted by applicable law. Lender shall be entited to collect all authorises the united to present of the paragraph 21, including, but not limited to, reasonable alternays' laws and costs of title privatened. orddenos.

L-GILIUS-SES-ID : & remi If Lander livedice the parent of each, Lander shield element of inches Translated as animals of six observations of an event of defeath and of Lander's marked as animals are properly to be intelled and shield and a second restorate to encountry to which are parent of the fragment of th Properly at any ania.

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Frequenc 22. Reconveyence. Upon payment of all seems secured by this Security Instrument, Londor shall request Trustee to reconvey the Property and shall aumender this Security Instrument and all notes and shall not secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and Londor shall charge Someties a release feet in an amount attended by applicable tow. Such person or persons shall pay any recordation doors. 21. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed herounder. Without conveyance of the Property, the successor trustee shall existeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

28. Attendays' Fees. As used in this Security instrument and in the Note, "attendays' less" shall include any ettermays' fees assured by an appoilate court. 25. Receive to this Security instrument. If one or more indem the executed by Bornewer and recorded together with this Security instrument, the coverages and agreements of each such index shall be incorporated into and shall amend and supplement the coverages and agreements of this Security instrument as if the index(s) were a part of this Security instrument. [Check applicable box(as)] Adjustable Rate Ritler Condomina m Rider 1-4 Fermity Richer

☐ Adjustable Hate Hister ☐ Planned Unit Development Rider ☐ Rate Improvement Rider ☐ Rate Improvement Rider Bhysothly Payment Rider
Second Home Rider 💢 Other(s) [specify] Construction Addendas Rider ier mataer med is of trespose as them crease refer noon in mag on betredou out it to hydpetrae BY SIGNING DELOW, Economic scoopes and agrees to the terms and coverients consisted in this Sexually Instrument and in any ridin(s) executed by Bonowar and recorded with to X A MAN DONNE of the transfer of the second property of the state and to increase of the second property Take we area habiliteres estas escentists to LISA LÉGOET VEATHERBY

NOTARY PUBLIC - OFIGON

COMMISSION EXPIRES NOV. 20, 1999

ANY COMMISSION EXPIRES NOV. 20, 1999 STATE OF OREOGN.

COUNTY SET

ON THE ALTHOUGH COUNTY SET and acknowledged the foregoing instrument to be _1)\\\ \(\) .. voluntary ect and deed. WITNESS my hand and official each afficed the day and year in this cardificate chove written. PEGUEST FOR RECONVEYANCE TO TRUSTEE: The undereigned is the holder of the note or notes ascured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You sen hereby directed to cancel raid note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without womanty, all the easter now held by you under this Deed of Trust to the person or personal legally antified thereto. and the selection of the con-tion of the selection of the con-tion of the selection of DATED: WASHINGTON NOTENTIERS The Best of the Control of the Control of Society and the Society of the Control of Society of the Control of t 30 Mer 44, 18 J Mail reconveyance to

427D (8404)

TO BE RECORDED



3742() CONSTRUCTION TERM RIDER TO DEED OF TRUST (Combination Combination and Parmaneer Lour)

Loan \$:01-253-801419-3

THIS CONSTRUCTION TERM RIDER TO DEED OF TRUST IS IN	made this 18th day of November . 19 95
success are and success and success to decide to sure success and subcess	ment the Deed of Trust of the same dete, as modified by any other
addendums or riders thereto (the 'Security Instrument'), which has be Note of the same date to <u>MASHINGTON MUTUAL BANK, a W</u>	new Owen ph the nugatificated (type "goutower,) to secrite goutower, a
resident es ('talina', 'a resident de l'accier') es medific	asturage con Concentration and by any addandums or riders thereto, which Security Instrument
covers the property described therein and located at the address sho	wa below (the "Property"):
767 MITCHELL RD, DAIRY, CK 97625	
(Proper	ty Address)
Defined terms in the Note or the Security Instrument shall be Addendum conflicts with the terms and conditions set forth in the Ser in this Rider shall control.	eve the same meaning when used herein. To the extent that this curity instrument or riders thereto, the terms and conditions set forth
The terms of the Borrower's Load and Permanent Financing. This rid and certain other Provisions of to the Construction Loan Period.	er sets forth the payment terms
ADDITIONAL COVENANTS. The Lender, the Borrower, construction loan agreement (the "Construction Loan Agreement") we and certain other improvements (the "Improvements") on the Proper made in the Note, Borrower and Lender further covinant and agree a	rty. Accordingly, and in addition to the covenants and agreements
A. CONSTRUCTION LOAN AGREEMENT SECURED BY S	empi ildima irioako kolesa
	pations under the Construction Loan Agreement. If I am in default or the Note and Security Instrument, and the Lander shall be ortified. Security Instrument. While I am making interset only payments as
Interest on the amount of funds actually disbursed by the Lender und day of <u>January</u> , 19 97, and on that day making payments of principal and interest as provided in the Note or	cf each of the following 5 calendar months. I will begin the 1st day of July , 19 97 . Into has been completed in accordance with the provisions of the to the date of any interest only payment to be made under the
C. Sale or transfer of property during cons	Truction Loan Period.
Any provisions in the Note and Security Instrument which per loan off in full are inspolicable until construction of the improvements commenced making principal and interest payments as provided ab-	mit me to sell or otherwise transfer the property without paying my shae been completed, the loan has been fully disbursed, and I have ove.
D. OCCUPANCY AS PRINCIPAL RESIDENCE.	
	trument to use the Property as Borrower's principal reaktence shall an completed.
IN WITNESS WHEREOF, Ecrower has executed this Construction	Term Rider as of the day and year first written above.
	11 922/10
* Example of the second of the	No office and the second secon
BENITA VENALLE	JOHN IN VENABLE
WASHINGTON WOTTAL, Loan Servicing	in Transport in the Committee of the Com
P.O. Box 91006, SASOBOW, Seattle, WA 98111	
STATE OF OREGON: COUNTY OF KLAMATH: ss.	to af afigenen
Tilled for account of rowner of Ameritific	the 27th day
Filed for record at request of Amerititle of November A.D., 19 96 at 3:51	o'clock P. M., and duly recorded in Vol. 1995
of Mortgages	on Page 37416.
620 00	Bernetha G. Letsch/County Clerk By Methin Dead
FEE \$30.00	By Aptrus 1600