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TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

11/2 BORROWER COVENANTS that Borrower is lawfully selsed of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumpraises of tecord

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OREGON—SINGLE FAMILY—PRIMA/FHLMC UNIFORM INSTRUMENT ISC/CMDTO/7/0792/3038(9-50)-L PAGE 1 OF IS

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THIS SECURITY INSTRUCENT combines uniform covenants for national use and non-uniform covenants with limited yarkitions by jurisdiction to constitute a uniform security instrument covering real property.

WOLUNIFORM COVENANTS: Borrower and Lenden covenant and agree as follows:

12 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 of physics about a section is sufficient by the Note of physics about the charges due under the

to Lender on the day monthly payments are due under the Note; until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain 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 hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate 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 Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay 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 Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an 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 the Funds was made. The Funds are piedged as additional security for all sums secured by this Security Instrument.

If 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 all any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Funds held by Lender. 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 held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument. (b) The contribution of acquisition or sale as a credit against the

paragraphs I 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.

4. 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 person owed payment. Borrower shall promptly furnish to Lender this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has provity 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 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 lien which may attain priority over this Security instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy 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 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 Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above/Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7. [0]

SOUTH TAELEY HAME & FRUST

OREGON-SINISLE FAMILY-FINIA/FILMC UNIFORM INSTRUMENT ISC/CMDTOR/10792/8038(9-90)-L PAGE 2 OF 6

FORM 2018 9/50

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 damer and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrovier atherwise agree, in writing, insurance proceeds shall be applied to restoration or repair of the Froperty damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible 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 insurance the Insurance from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the Insurance proceeds. Lender may use the proceeds to repair or restore the Froperty 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 acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security instrument immediately prior to the acquisition.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds: Borrower stiall accupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, linless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Elorrower shall be in default if any forfeiture action of proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in foresiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 8, 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 Lender's security interest. Somewar shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasthold, 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 merce unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Bonower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in Lankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.
- Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Forrower and Lender agree, to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.
- 8. Mortgage Insurance. If Lander required mortgage insurance as a condition of making the loan secured by this Security instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender to be in effect, Borrower shall pay the premiums required to obtain coverage required by Lender to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-likelith of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage kipsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insureir approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.
- 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.
- and 0- (Condemnation. The proceeds of any avant or claim for clamages, direct or opnsequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lenger with a larger to be paid to be

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In 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 their due, with any excess paid to Bollrower. In the event of a partial taking of the Property in which the fair market value of the Property Immedically before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immedically before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured in mediately before the taking, divided by (b) the full market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial laking of the Property in which the fair marker value of the Property immediately before the taking is less than the amount of the sums secured limited latery before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall tie applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, of it, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower falls to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property of to the sums secured by this Security instrument, whether or not then due

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. It must be used as and both the bus limbs as different to

- 11. Borrower Not Released: Forbearance By Lender Not a Waiver. 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 Florrower shall not operate to release the liability of the original Borrower or Borrrower's successors in interest. Lender shall not be required to commerce 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 Borrover's successors in interest. Any forthearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise or any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Linbility; 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 Florrower'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 repard to the terms of this Security Instrument or the Note without that Borrower's consent.
- TGH: 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 owled under the Note or by making a direct payment to Elorrower. If a refund reduces principal, the reduction will be treated as a partial 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 mall 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 mall 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 palagraphical easily stick has the Blob of your species
- 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. Additional manual to
 - 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 Iri it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Elorrower is not a natural person) williout 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 Liender if exercise is prohibited by federal law us 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 Blorrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security instrument without furtheir notice or demand on Borrower.

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Trustee shall deliver to the purchaser Trustee's dead conveying the Projectly without any covenant or warranty, expressed or Implied. The recitate in the Trustee's deed shall be prime facie evidence of the truth of the statements made therein. Trustee shall apply the process of the sale in the following order: (a) to all expenses of the sale, including but not limited to, reasonable Trustee's and attornoys' fees; (b) to all sums secured by this Security instrument; and (c) any excess to the parson or personal against entitled to it.

22. Placonveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons shall not any recordation costs.

or persons legally entitled to it. Such person or persons shall pay any recordation costs. 23. Substitute Trustee: Lender may from time to time remove Trustee and appoint and provide appointed hereunder. Without conveyance of the Property, the successor trust power and duties conferred upon Trustee herein and by applicable law. 24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorned attorneys' lees awarded by an appellate court. 25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security agreements of each such rider shall be incorporated into and shall amend and supplier agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.	nt a successor trustee to any tee shall succeed to all the title, eys' fees' shall include any ty instrument, the covenants and nent the covenants and
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants of Instrument and in any rider(s) executed by Borrower and recorded with it.	ontained in this Security
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18. Beforewer's Flight to Relistate. If Borower meets chrisin conditions, Econower 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) pays 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 covenants 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 Lencler 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 stims 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 paragraph 17.

and 19. Sale of Note; Change of Loan Service: That C

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 this 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 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 pesticides and herbicides, volatile solvents, materials containing asbestos 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:

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 clate the ricitice 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 Property. 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 eviclence.

occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidden at the time and place and under the terms designated in the notice of sale in one or more partiels and in any order Trustee determines. Trustee may postpone sale of all or any partiel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designed may pixchase the Property at any sale.

Trustee shall defiver to impost chase: Trusher in the declaying the Property but had any consider to warranty, expressed or unplied. The reduisment Trustee's about the local action above within the statements made trusher. Trushes shall apply the processes of the nate in the laboration of the ad-

AP # OLSON

LN# 590028

ISO CEID. MOZASTELL (1988) ADJUSTABLE RITE RIDER

(1 Your Tressury Index-Rate Capp)

THIS ADJUSTABLE RATE RIDER is made this 20th day of JUNE, 1997 incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to SOUTH VALLEY BANK & TRUST, SOUTH VALLEY "Lerider") of the same date and covering the property described in the Security Instrument and located at:

60 HILLCREST STREET, GILCHRIST, OR 97737 [Property /\ciclress]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE THE AND THE MAXIMUM RATE THE BORROWER MUST PAY.

ADDITIONAL COVENANTS: In addition to the covenants and agreements made in the Security Instrument. Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial interest rate of \$1.2500 %. The Note provides for changes in the Interest rate and the monthly payments, as follows:

4.º INTEREST RATE AND MONTHLY PAYMENT CHANGES

The interest rate I will pay may change on the first day of July, 1998 , and on that da 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 an index. The "Index" is the vicely average yield on United States Treasury securities adjusted to a constant maturity of 1 year, as made available by the Federal Reserve Board. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new index which is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes approved a

Before each Change Date, the Note Holder will calculate my new interest rate by adding Three and One /aQuarter lossocial (as observed as opercentage points (3.2500 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%); Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date, or us less than the

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the maturity date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I arn required to pay at the first Change Date will not be greater than 11.2500 % or less than 7.2500 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than two percentage points (2.0%) from the rate of interest I have been paying for the preceding twelve months. My interest rate will never be greater than \$15.2500 %. gany payireal clamalists The first of the second of the first transfer of the property of the first on the principle standing vellviolin

Ally neve interest rate will become effectivity on excritionary Date. The figure are properted by their MULIISTATE ARM RIDER LARM 5-2-Single Family-FINIMA/FILMC UNIFORM INSTRUMENT ISC/CRID**//0195/3111(0385)-L Page 1 of 2 Form 3111 3/85 Algorithms and

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White) certective Date of Chariges 5-21 the Laugh Shipy (Elegic than Day 1921 the Laugh 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.

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(F) Notice of Changes น ออ ดีเตอเล่า และบ The Note Holder will deliver of mail 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.

13. TRANSFER OF THE PROPERTY OF A EIENEFICIAL INTEREST IN BORROWER

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 itransferred and Borrower is not a natural person) without Lender's prior written consent, Lender pue may, at its options require immediate payment in full of all sums secured by this Security (just 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 acceptable to

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

v. Of Lender exercises the option to require inmediate payment in full, 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 surns secured by his Security Instrument. If Borrower hats to pay these sums prior to the expiration of this period, being remedies permitted by this Security Instrument without further notice or demand on Bollower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 and 2 of this Adjustable Pate Rider.

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AP# OLSON

N.# 590028

NOT LIST VER PURINED UNIT DEVELOPMENT RIDER.

THIS PLANNED UNIT DEVELOPMENT FIDER Is made this 20th day of JUNE, 1997 and is incorporated into and shall be deerned to amend and supplement the Mortgage, Deed of Trust cr Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to SOUTH VALLEY BANK & TRUST, SOUTH VALLEY BANK & TRUST

'Lender') of the same date and covering the Property described in the Security Instrument and located at:

60 HILLCREST STREET, GILCHRIST, OR 97737

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described

in (the "Declaration"). The Froperty is a part of a planned unit development known as

GILCHRIST OWNERS ASSOCIATION, INC.

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Florrower's interest in the homeowners association or equivalent entity owning or managing the common alread and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's Interest.

PUD COVENAINTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other fules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Elocuments. 43

FI. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

(i) Lender walves the provision in Uniform Covenant 2 for the monthly payment to Lender of the

yearly premium installments for hazard insurance on the Property, and

(ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage provided

by the master or blanker policy.

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender, or provide a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender, or provide a pro

Page 1 of 2 Revised 8/91 AFIV ALSONS

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BEC CAID A 10 18 0 (1880) If Leading Line (1880) If Leading Or Chim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and lacilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 10.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior

written consent, either partition or subdivide the Property or consent to:

| Consent | Consent

(ii) Garry amendment to any provision of the 'Constituent Documents' if the provision is for the express benefit of Lender, 1000 professional management and assumption of self-management of the Owners Association: or

maintained by the Owners Association unacceptable to Lender.

15. Remedies. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with

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and BY-SIGNING BELOW, Borrower accepts and agrees to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the terms and provision and 2 of this PUD Riderius of the Owner was object to the Owner was objec	s contained in pages 1
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#50/CRID**//0193/3170(0990)-L MULTISTATE HAVILY RIDER-FT-4 FLYNLTJA SKIDER DRAFT

Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 20th day of JUNE , 1997 Incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to SOUTH VALLEY BANK & TRUST, SOUTH VALLEY BANK & TRUST

"Lender") of the same date and covering the Property described in the Security Instrument and located at:

60 HILLCREST STREET, GILCHRIST, OR 97737 [Property Address]

-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

SIG NO ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including but not limited to those for the purposes of supplying or distributing heating cooling, electricity, gas, water, air and light, fire prevention and extinguishing arparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property." managend present Lens

B: USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBO DINATE LENS. Except as permitted by federal law, Borrower shall not allow any lien infarior to the Security Instrument to be penected against the Property without Lender's prior written belugisjon edis all ally judiciery appoint of regelver shall

90 D. RENT COSS INSURANCE. Borrover shall maintain insurance against rent loss in addition to the other hazards for which irisulance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINS ATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant, 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSIGNMENT OF LEASES. Upon Lender's request, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender's half have the right to modify, extend or terminate the existing leases and to execute hely leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean subjects if the Security instrument is on a leasehold.

Borrower associately and uniperioditionally assity as all the Results of the Property and uniperioditionally assity states and the Property of the Result of the Property of the Result of the Result of the Property of the Property of the Result of MULTISTATE 1-4 FAMILY RIDER-FINA / IRILING UNIFORM INSTRUMENT Form 3170 9/90 ISC/CRID**//0195/3170(0990)-L Page 1 of 2 Vell areon.

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H. JASSIGNNIENII CF (RENTS; APPOINTMENT) DF RECEIVEFI; LENDER IN POSSESSION. Elornwer absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ('Relits') of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender, or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the lenant(s) that the Rents are to be pald to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument of the Property.

If Lender gives notice of breach to Borrower: (I) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agress that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand, to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument. (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received, and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Bents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

Inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expected by Lender for such purposes shall become indebtedriess of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Florrower represents and warrants that Borrower has not executed any phor assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paradraph and the careful of the present that would prevent Lender from exercising its rights under this paradraph.

paragraph again the casolate paragraph and paragraphs of a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full cases of the property shall terminate when all the sums secured by the Security Instrument are paid in full cases of the property shall terminate when all the sums secured by the Security Instrument are paid in full cases.

O 2011/1 CROSS-DEFAULT FROVISION. Borrower's default or breach under any note or agreement in Which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument 48 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1015404 | 1

E. PROPERTY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in pages 1 and 2 of this 1-4 Family Fider, ESLA 2001EQL 10 14 ESCHALA 2001EQL

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