

97 SEP 15 AM 121

THIS INDENTURE WITNESSETH: That WILLIAM DEAN HALL AND SHERRY ANN HALL,
husband and wifeof the County of KLAMATH, State of OREGON, for and in consideration of the sum of
FIFTY ONE HUNDRED AND NO/100ths-----Dollars (\$5,100.00), toin hand paid, the receipt whereof is hereby acknowledged, ha granted, bargained, sold and conveyed, and
by these presents do grant bargain, sell and convey unto KEITH ANDERSON CONSTRUCTIONof the County of KLAMATH, State
of OREGON, the following described premises situated in KLAMATH County, State of
OREGON, to-wit:

Beginning at a point which is 387 feet West and 256.6 feet North of the Southeast Corner of Tract 22, GIENGER'S HOME TRACTS, in the County of Klamath, State of Oregon; thence North 50.18 feet, more or less, to the North line of said Tract 22; thence Northwesterly along the Northerly line of said Tract 22 to the Northwest corner thereof; thence South along the West line of said Tract 22 to a point which is 256.6 feet North of the Southwest corner of said Tract 22; thence East 278.5 feet, more or less, to the point of beginning.

SAVING AND EXCEPTING THEREFROM any portion thereof lying within the right of way of Hope Street.

This instrument is being recorded on an accommodation only, and has not been examined as to validity, sufficiency or effect it may have upon the herein described property. This courtesy recording has been requested of ASPEN TITLE & ESCROW, INC.

Together with the tenements, hereditaments and appurtenances thereto belonging, or in anywise appertaining. To have and to hold the same with the appurtenances, unto the said

heirs and assigns forever.

THIS CONVEYANCE is intended as a Mortgage to secure the payment of the sum of
FIFTY ONE HUNDRED AND NO/100ths-----Dollars
(\$ 5,100.00) in accordance with the terms of that certain promissory note of which the
following is a substantial copy:

\$ 5,100.00 September 12, 1997
October 15, 1997 after date, I (or if more than one maker) we jointly and
severally promise to pay to the order of KEITH ANDERSON CONSTRUCTION
at KLAMATH FALLS, OREGON-----DOLLARS,
FIVE THOUSAND ONE HUNDRED AND NO/100ths-----
with interest thereon at the rate of 0% per annum from N/A until paid; interest to be paid
October 15, 1997 and if not so paid, all principal and interest, at the option of the holder of this note, to become immediately due and collectible. Any part hereof may be paid at any time. If this note is placed in the hands of an attorney for collection, I/we promise and agree to pay holder's reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; if a suit or an action is filed, the amount of such reasonable attorney's fees shall be fixed by the court or courts in which the suit or action, including any appeal therein, is tried, heard or decided.

William Dean Hall
WILLIAM DEAN HALL

Sherry Ann Hall
SHERRY ANN HALL

The mortgagor warrants that the proceeds of the loan represented by the above described note and this mortgage are:

- (a)* primarily for mortgagor's personal, family, household or agricultural purposes (see Important Notice below),
- (b) for an organization or (even if mortgagor is a natural person) are for business or commercial purposes other than agricultural purposes.

Now, if the sum of money due upon said instrument shall be paid according to the agreement therein expressed, this conveyance shall be void; but in case default shall be made in payment of the principal or interest or any part thereof as above provided, then the said

and legal representatives, or assigns may foreclose the Mortgage and sell the premises above described with all and every of the appurtenances or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the said principal, interest and attorney's fees as provided in said note, together with the costs and charges of making such sale and the surplus, if there be any, pay over to the said

heirs or assigns.

Witness hand this day of , 19

*IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and if the mortgagee is a creditor, as such word is defined in the Truth-in-Lending Act and Regulation Z, the mortgagee MUST comply with the Act and Regulation by making required disclosures; for this purpose, if this instrument is to be a FIRST lien to finance the purchase of a dwelling, use Stevens-Ness Form No. 1305 or equivalent; if this instrument is NOT to be a first lien, use Stevens-Ness Form No. 1306, or equivalent.

William Dean Hall
Sherry Ann Hall

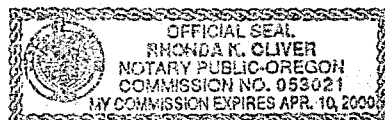
STATE OF OREGON,

County of Klamath } ss.

BE IT REMEMBERED, That on this 12th day of September, 1997, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named William Dean Hall and Sherry Ann Hall

known to me to be the identical individual(s) described in and who executed the within instrument and acknowledged to me that they executed the same freely and voluntarily.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal the day and year last above written.



Rhonda K. Oliver
Notary Public for Oregon.
My Commission expires April 10, 2000.

MORTGAGE

(FORM No. 7)

STEVENS-NESS LAW PUB. CO., PORTLAND, ORE.

TO

SPACE RESERVED
FOR
RECORDER'S USE

AFTER RECORDING RETURN TO

STATE OF OREGON

County of Klamath } ss.

I certify that the within instrument was received for record on the 15th day of Sept., 1997, at 11:21 o'clock A.M., and recorded in book M97 on page 30143 or as file/reel number 45229, Record of Mortgages of said County.

Witness my hand and seal of County affixed.

Bernetha G. Letsch, Co. Clerk
Title

By Kathleen Razz Deputy.

Fee: \$15.00