JAN 28 AN 24 Vol. M. Page

TASTERIAGORDING MAIL TO DESCRIPTION OF PRINCO AND RESIDENCE PRODUCT PROPERTY THE PROPERTY IN CONTRACTOR WITH SOCAL TO BE MELE 9.30 TO LAMPHICE Strat not be surgessonably withheld of Britowier fails to mainten on season occurred ale 1.0 in a pariota a par Lenger requirem. The maining configuration from the understanding the Lincoln of Contract BANGLEGE CONTRACTOR LANGE OF THE CHEST CONTRACTOR THE TREE STATE OF THE ACTION OF THE PROPERTY Property maured against loss by his, hazards included within the term fexterided poyagings, and any principalization

S. Hazard or Property Insurance. Borrower shall keng the Improvementation we thing of this present many and Somewer shall satisfy bradien or take one or ringle of the actions sut forth above within it days of the giving of the to after which may attein priority over this Security framment. Lendor may give Egy ower a codic a density of L roym No. 12 e-3/8/4/14 hen to the Setturity Institution, it tained determines that any had of test Frobrity and Borrower shall proposity discharge any line in the state of the Line Long Security instrument us less Borrower and proses in writing to the parment of the obligation of the collection of the parment of the obligation of the collection of the coll

THIS DEED OF TRUST (Security Instrument) is made on langery 23, 1998. The grantor is game land, Stanger and Edith D. Chitch Leld, not as tenants in common but with full tights of survivorship be mande broaded in baradebut, or guarantic in fast mande

The trustee is Aspen 1111 by Factor Adjustment and reason (Crustee). The beneficiary is Highland Community Federal Credit Union Its successors and/or assigns. Which is organized and existing under the laws of University 10 successors and/or assigns. Its 3737 is heart a way; Klamath Falts organized and existing under the laws of University 10 successors and whose address is 3737 is heart a way; Klamath Falts organized and continuous for the laws of University 10 successors and whose address is 3737 is heart a way; Klamath Falts organized and continuous for the laws of University 10 successors and Credit Union Its Successors and Its S ("Borrower") Borrower owes Lender the phincipal sum of Fifty wine Thousand Two Hundred Dollars and no/100

Private and Deliars (U.S. \$-5.9 at 2.0.0 and 0.0 m.). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on Fig. bir. u a r y 1/1, 1/2,0 2/8 but. This Security instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Berrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property Plocated to TRS are y provide in accommon with the requirements of applicable law. Theoretic Otedou:

HELDER DELOCKS 25, SEPTECKS TO THE DOS HOLDER OF HOLDER SHOW TO KHAMETH RIVER comp. A. C. in succeed to a the cooperation of a kinemation with the poon a negrous of

Funds, showing credits and debits to the Funds and the purpose for which exchadeut to the Funds was made. The that interest shall be paid on the hunds. Lendon shall give to Borrowen with a charge of a straight countries of the provides otherwise. Unless un agresment is madit or applicable law requires interest to be paid, carrier introc required to pay Borrower siny hiterust or camings out the Funds. Borrower and Longermay agree in whing, in viri indopendent real estate tax reporting service used by beinderun conflection with this losty styless applicant a rev parmitia cender to make such a charge. However, cender may require Bormy-Brito day a citte time charge for an estrow account of varifying the Estrow Bans, ubless Lendergalys Bonowat interestante Sunds and arpitrative is pay the Escrew. Remain Lender may not charge Borray ar for helphological and apprying the Ethala, ampually analyzed the (jitoliching Lendur, if Lendur is such an institution) on it any Federal Home Lend Bartis. Lender shall appiy the Fortis The Funds shall be hold in an institution wright deposits are insured by a foldow agency, many meanighty or man

accorpance with applicating the ade on the basis of numericaste and reasonable estimates of expericitures of total a Esot (offering or Otherwise in ame, collect and hold Eurids in an emplait not to exceed the lesset amplian durage (may eximite the articlent of heids 2601 or seq. (RESPAT), unloss another law the taplates to the Funds are a least amount 11 so 14 oder now or 817/ account under the federal Real Escato Sythemens Procedures Act of 1974 as anymated from time to have, 12 U.S.C. 3 to exceed the maximum amount a larder for a federally related mondage loan may require by Both over a narrow Which has the address of some of some of the first of the first wife in such jours conjective in a tin the factor is

Borrower to Lacries, in accombance with the antellers of paragraph a inflest of the payment (ICIA) dupor incl Oregon beautions from the Challett Challett (Challett Park (c) vestly hazard of property head in any source of the contract of osti i teksa aral de**izie codel** ie welen mey atlan promit over fela Gecority institutient da allien an ich en servici

TOGETHER WITH all the improvements now of 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."

BORROWER COVENANTS that Borrower is lawfulfly selsed of the estate hisraby 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 this to the Property against all claims and demands, subject to any Perceimplances of laccing otto consisting a training sepunity institument covering feat property.

THIS SECURITY INSTRUMENT CONTINUES UNIQUE SOMETHING FOR MINICIPLIFICATION OF MINICIPLIFICATION OF WHICH WITH

LOAN NO. 5 6 2 244.4.7037 (A.C. 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.

AS UNIFORM COVENANTS. Bostower and Leisden coverant and lagree as follower to the 22 paper (to this 1. Payment of Fincipal and interest. Prepayment and Late Charges: Borrower shall promptly pay when due the principal of and interest on the deta evidenced dy the Note and any prepayment and late charges due under the

Nateried by this decurity institution in As of the foregoing is roterred to authority theoretic institution in the 2 Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lander, Borrower shall pay to Lender on the day monthly payments are due tinder 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 montgage 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

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 pledged 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 at 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.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any 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 This debt is evidenced by apmoved a ridle of

3. Application of Payments. Unless applicable law provides otherwise, 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.

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 all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower. (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the 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. Hezard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured 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

All insurance policies and renewals shall by acceptable to Lender and shall include a standard mortgage clause. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause.

Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proxy of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property 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 and Lender's security is not lessened.

the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds the residuation of repair is not economically lease to Lander's security would be reseried, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to somewar. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the Borrower lines offered to settle a claim, then Lender may collect 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 Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments if under paragraph 21 the Property Is acquired by Lander, 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.

- 8. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 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, unless 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: Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lander's good faith judgment could result in forfeiture 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 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 Lender's security interest. Borrower 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 leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
- 7. Protection of Lender's Rights in the Property. If Borrower falls to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation on or forfeiture or to enforce laws or regulations), then Lendar 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 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 interest, upon notice from Lender to Borrower requesting payment: a country of the application of purpose and pro-

- 8. Mortgage Insurance. If Lender 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 lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent 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 insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed 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 insurer 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.
- 2. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower police at the time of or prior to an inspection specifying reasonable cause for the inspection.
- and 10a Condemnation. The proceeds of any award or daim for damages; direct or consequential, in connection with any condemnation or other taking of any part of the Property; or for conveyance in liet of condemnation, are hereby reselvant and shall be paid to lander or such exercition of produces all the basis of a cash of the land of the in the event of a total saking of the Property, the propagate shall he application the eutral by this secure

in the event of a total taking of the Property, the proceeds shall be applied to the nums secured by this Security Instrument, whether or not then due with any excess paid to Borrower. In the event of a partial taking of the Property in which the fall market value of the Property immediately before the taking is equal to on greater than the amount of the sums secured by this Security Instrument immediately before the daking unless formower and Lender otherwise agree in writing, the sums secured by this Security instrument shall be reduced by the emount of the proceeds multiplied by the following traction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair, market value of the Property Immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender officerwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or II, 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. Lander is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then 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, psychologic goldenner elegios fine biantificas tedenad to transmit us a sufficient

- 11. Borrower Not Released: Forbearance By Lender Not in Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in Interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's coverants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent the lender of the Note without that Borrower's consent the lender of the Note without that Borrower's consent the lender of the Note without that Borrower's consent the lender of the lender
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note:
- 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security instrument shall be deemed to have been given to Sorrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability: This Security instrument shall be governed by lederal 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. A bath and the course
 - 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 cr any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all surns secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

eral law as of the date of this Security (his/junien).

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 malled within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further rivalce of demand on Borrower.

Ť	i. P				2.5	۳.	n.			3		3		-3					7		45.		Ĭ,			1/3/							1	137	7			• ••••	11		-	4
																		3	(4) / (4) (4) / (4)				7			171		33		ic i	, in) 2011		1111		,				
		Ż.					*			114			-1		2.7	or	7.3	3	E E	-			¥ 5-		-1-1	7074	 V.	4				7.0						100		ing its	p f	
O)		-1-			117	CC.	77	7			1.5		Fel	35				***		93				125								i,					2		e en e	.a.a.a.a.		
	061	176	A 1	1703	J.	111	101	115		11												i i												***	100			آها. عاملة		a dije. Sa da sa		
		95					7-		÷												15.5	11,0										7		500				177				
Ť							ver.			1		335		1		100	97	S.S.		4	1 442				,		7.8	82	ywy.			i.			. 334.	Ì,			1931	gard.	Ĺ.,	
ξą,			がない			1.5	3.5				5		25				***		?												in the											Ü
1.4	77.1			5.1				4 .							Sec. 1997	1 7 5			M			(F)		O.	9			1.	N-AA-I					18.0	9,14		a, e.					۲.
	1.100	4.		100	14.	-11	ς %:	1.5	1 3	1	4025		.54	COL		443.	1		1. 8		110.0	114		10.5		- 1, 5					. L		N P	UL 3.	5 1	52	.24		1	نده کم		

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) 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 Lender may reasonably require to assure that the lief of this Security instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Acimul90A util Buic Colan

19/39/III/Cap ups to ellouid manning to od 19. Sale of Note; Change of Loan Servicer.

The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer under the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with peragraph 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 date the notice is given to Borrower, by which the default must be cured; and (d) that fallure 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 ciner dalense of Borrower to acceleration and sale. If the default is not cured on or before the data 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

of the control of the power of sale, Lender shall execute on cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such occurrence of an event of default and of Lenger's election to cause the Property to be soid 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. Trustee, without demand on Borrower, shall sell the applicable law. After the time required by applicable law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidger at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order. Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public amounteement at the time and place of any previously scheduled sale.

"Lender or its designee may purchase the froperty at any sale and place of the property of any previously scheduled sale."

Trustee shall deliver to the purchaser Trusted's deed conveying the Property, without any coverient of Oregon–single family–frma/fhlmc uniform instrument FORM 3038 9/80 ISC/CMDTOR//0291/3038(9-90)-L PAGE 5 OF 6

Trustee shall deliver to the purchaser Trustee a deed conveying the Property without any covenant or warracty, expressed or implied. The registe in the Equippe's deed shall be prime facte evidence of the truth of the actions made therein. Trustee shall property the property without any covenant or warracty, expressed or implied. The registe in the following order: (a) to all expenses of the sale, including but not limited to, associable in the person or persons legally entitled to it.

22. Reconveyance. Upon payment of all authal secured by this security instrument, Lender shall request Trustee to reconvey the Property and shall surrected this Security Instrument to Trustee. Trustee shall reconvey the Property and shall surrected this Security Instrument to Trustee. Trustee shall reconvey the Property and shall surrected the Security Instrument to Trustee. Trustee shall reconvey the Property and shall surrected the Security Instrument to Trustee. Trustee shall reconvey the Property and shall surrected the secure of the Property without warractly and whom charge to the person property and shall sent a shall reconvey the Property without warractly and whom charge to the person property and shall sent a shall pay any recondation costs.

or persons legally entitled to it. (Such person or persons etail pay any respidation costs) as a few and a second second

23. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

23. Attorneys Fees. As used in this Security Instrument and in the Note, "attorneys" fees shall include any attorneys fees awarded by an appellate court out without without manual transfers to the property of the court of the
一大心 學新生 网络海岸影响化海岸影响海岸影响路 阿斯特斯特别的 特殊的 医白色结合 特色自然系统 有种的合理 有现在的存在的,我是自己的自己的,他们也是不是一个一
If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and
agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and
agreements of this Security Instrument as it the ridgr(s) were a part of this Security Instrument. [Check applicable
box(es)); while the correct and (a) that terms to come the default on or before the detail and the correct of t
. La Las des a faille de mais de la descrite de la company
17 Candinated a American crack and the state of the process of the prior to accomply a state of the state of
Other of the condition Lender shall ply statice in April metrion to accolaration formary florida.
BY SIGNING BELOW, Borrower accepts and agrees to the terms and coveriants contained in this Security
Instrument and in any rider(s) executed by Spriower and recorded with the concentration and the concentration
Mausassa attivo materiais. As used in this paingraph 20. En Konmuniat Law menns foderal Jaws and to see the
Decree of the control
substances by Environmental Law and the following substances of some whose the management and the con-
Frices wy. Borrower shall promittly take all upopes any remedial actions in accordance wen Environmental Law and the following substances over the Research of Environmental Law and the following substances over the Relicions of Environmental Law and the following substances over the Relicions of Environmental Law and the following substances over the Relicions of Environmental Law and the following substances over the Relicions of Environmental Law and the following substances over the Relicions of Environmental Law and the following substances over the Relicions of Environmental Law and the following substances.
Freeserry, Borrower shall promitty take all hoopstaty remedial actions in accordance of Environmental Live
Environmental Law of which Borrower has actually nowledge of Borrower learns, or is tradest by any apparent of the first formal of the first production of the first of the fi
any trovestrinentra or regulatory agency or private party invarying the ring of a mean transmit. See (See)
HOLLOWER CHARLOCOURDING THE COST WILLIE HOLLOW CHARLOCOURT THE CONTRACT OF THE COST OF THE
be appropriate to normal residental uses and to the management of the Poolet at cut is the Bourse
Social Security Number that is in violation of any Enacemental Social Security Number 1772 5 5 - 0 5 5 5
of any Harrandous Statisticies on or in the Property. Biggages shall not the not allow anyone case to do an united addition too be allowed that is in violation of any Engagements are the respective too.
20. Hazzerdous Budstandov. Borrower shall not cause or permit the presence, user disposal. Storage, or it is a
Concrete Control of the Control of t
address of the new Loan Servicor and the address to which goder georigh lighnupes do The equal will also an other other information required by applicable law.
add sas of the new Loan Survice on the artifests to week despressions is despressed. The action of the same of the
Present Andreas and Service an
On this 20d day of これいによりは、はでは、personally appeared the above named
The state of the s

The Note of a next of blacks of the Note from there with the	ing Security historisand may be act a common comment.
and acknowledged the foregoing instrument to be the fr	voluntary act and deed.
	1. 15 - 16 : 17 12 14 14 15 - 15 : 15 : 15 : 15 : 15 : 15 : 15 :
no accolleration had occurred. However, this right to remark	Environment of the of the control of
construction by borrower, this Secretly instigned and ine c	Minari Nama ascurati di astro A A a a l'Angle de la Caracia de la Caraci
(Click) Self) & Obligation to 127 are same socored by this Securi	Mineral Company of the Company of th
(Oticis Seh) a obligation to the states sociated by this Security in Sociative mention and the	
	U 169 OUT A Notary Public for Oregon
Set to 100 per occurrence and the second sec	Gineratus de agrecimente (or paya au expensos utenue
。	Benefit from the first of the control of the contro
	Mary Sample Medical Printers of Street, Street
as anticable law may county to all the management and	and Fight in this time to the reserve of color and a construction
edioscial jane of this seculty harman all segments maken i	THE DESCRIPTION OF THE PROPERTY OF THE PROPERT
recommendation of the comment of the	param gone lights, action at shall rave the viria to tick.

ISC/CMOTOR//0291/3038(9-90)	THE STATE OF THE S	PAGEROFR			
STATE OF OREGON: COUN	TY OF KLAMATH:				
	ana a sa Pana Shalab Man		A commission of the contract of		
Filed for record at request of _	A8	<u>gen Title & Esc</u>	rowt		day
of January	A.D., 1998 at	11:24 o'clock	AM., and duly record	ed in Vol. <u>M98</u>	
of	Mortgag	a g	on Page <u>2628</u>		
그런데 이 집에서 달리 노슬 바다!			, Bernetha G. Lets	ch, County Clerk	
FEE \$35.00		В	v Katalun Ku	30/	-
1533 333,00		人名英加里尔 经外货帐 医皮肤性	The state of the section of the sect	The second second	