Loan No. 15260000

RECORVATION REQUESTED BY:

RI COREINCTON MER CEASE

'98 JAN 30 AN :14

Vol. 198 Page 2926

	그리다 가장 없었다면 가다면 이렇게 살아지다니다.	
UNITED COMPANIES FUNDING, INC. MAIL LOST SEGLES 1977 BEGG 2051 KILLEBREW DRIVE, SUITE 210 MIL. Hoose Silveriole 1991, page 2051 KILLEBREW DRIVE, SUITE 210 MIL. Hoose Silveriole 1991, page pocous	a en a concessa de canada. Do todo esta en en el concessa de canada. Do todo esta esta en esta en el concessa en el concessa de concessa de concessa en el concessa de concessa en el concessa el concessa en el concessa el concessa en el concessa el concessa en el concessa el concessa en el concessa el concessa en el concessa el concessa en el concess	(eigher to give by, and threefunds eight in ) A tea month in diversities eight jourse. A tea month in a just in de trademing to a tea month eight in a trademing to a tea month eight in a me trademin A tea month in a martin to a trademin A tea month in a martin to a martin in a a tea month in a martin to martin in a a trademin to a martin to martin in a a trademin to a martin to martin to a a trademin to a martin to martin to a a trademin to a martin to a a trademin to a martin to a a trademin to a martin to a a trademin to a a trademi
MUAZOTON	SPACE ABOVE THIS LINE IS FOR	RECORDER'S USE ONLY
LINE OF CREDIT INSTRUMENT. (a) This Doed of Trust is a Line pursuant to the Note is _Ninety Four Thousand Five Hundred El the credit agreement commences on the date of this Deed of Trust This _DEED OF _TRUST ("Security _Instrument") RAYMOND R. KILMER and MARY JANE KILMER, husband and wir ("Trustee"). The beneficiary is _UNITED COMPANIES FUNDING. State of Louislana, and whose address is _2051 KILLEBREW DRII by Borrower's note dated the same date as this Security Instrument due and payable on _APRIL_1, 2028 This Security with interest, and all renewals, extensions and modifications of the No protect the sacurity of this Security Instrument, and (c) the performan Note. For this purpose, Borrower irrevocably grants and conveys to KLAMATH County, Oregon:  SEE EXHIBIT "A" Togsther with the following described manufactured home:  REDMAN RIDGEDALE	OF CREDIT INSTRUMENT. (b) The maximum into One and 62/100 Dollars is and ends no later than APRIL 1, 2028  Is made on JANUARY 28, 1938  ("Borrower"). The truster which is organized a which is organized a which is organized a will be something to morning payments, instrument secures to Lender: (a) the repayment of all other sums, with interiors of Borrower's covenants and agreements unto Trustee, in trust, with power of sale, the followers.	The term of The grantor is a is TODD NEMITZ and existing under the laws of the ("Lender"). This debt is evidenced, with the full debt, if not paid earlier, nt of the debt evidenced by the Note, rest, advanced under paragraph 7 to noter this Security Instrument and the
Make cause has some Model	Manufacturor's Social No.	
the lien of this Mortgage.  which has the address of TBD SAVLER STREET.  TOGETHER WITH all the improvements now or hereafter erected part of the property. As replacements and additions chall also be or instrument as the "Property."	on the property; and all essentiants, appurtence by this Security Institution.	state conveyed hereby and subject to, Oregon ("Property Address"); nces, and fetures now or hereafter a pregoing is referred to in this Security
BORROWER COVENANTS that Bonower is lawfully seized of the	estate nereby conveyed and has the right to gri	ant 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 encumbrances of record. We set a second seco

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.

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

- 1. Payment of Principal and Interest; Prepayment and Lata Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lander, Somower shall pay 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 tien on the Property; (b) yearly lessehold payments or ground rents on the Property, if any; (c) yearly hazerd or property insurance premiums; (d) yearly flood 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 3, 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. Section 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 earee in taw requires mises; to be paid, certice and not be judget to be provided by the fundation of the runds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums security instrument.

It has fluore held by Lender exceed the amount permitted to be held by applicable law. Lender shall account to Borrower for the excess Funds in secondarice with the negligements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escriv leans when due tender has a nearly Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall pay the tender the amount necessary to make up the deficiency. Borrower shall properly the deficiency in no more than twelve monthly payments, at Lander's selection.

Upon payment in full or all sums secured by this Security Instrument, Lender shall promotly return to Borrower any Funds held by Lender. If, under paresyraph 21 Lender shall acquire or sell the Property, Lander shall promotly return to Borrower any Funds held by Lender at the tare of exquisition or sale as a credit against the same secured by this Security Instrument.

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

lest, to any rate charges due under the Note and a property of the property which may attain priority.

4. Charges: Liens. Borrower shall pay all texes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, it 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 turnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly turnish to Lender receipts

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 feith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Londer'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 Sen 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 hareafter 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 paragraph 7.

All insurance policies and renewale shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold

the policies and renewals: If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of

loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lander 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 or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from 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 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 critical center and contower outerwise egies in writing, any approach 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.

- 6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 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 externating 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 Lender'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 Lander's good faith determination, precludes forfeiture c: 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 Lander (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 or forfeiture or to enforce laws or regulations), then Lender may do and pay for whetever 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, the bounder this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower Any smounts disburged by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lendar 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 Lendar to Borrower requesting payment.
- 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. If substantially equivalent mortgage insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to one-fivelith of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect.

  Lander 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 Lander if mortgage insurance coverage (in the amount and for the period that Lander 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.

accommeton, an teate

UC-I Form REDATE (Greecen-Daed of Trust)

Fage - 2 -

Draft #1, 8/1/96 (r. 09/03/97)

RECORDATION REQUESTED BY Gen No. 153600002862

101 MIL PORT 2582

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

TCEL EDER SECTION (CLESTON DESCRIPTION) AWARD OF CARM for demandes, direct or consequences, in connection with any condemnation or cities taking

of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid at Lander.

In this event of a brial taking of the Property, the proceeds shall be applied to the sound by this Security treatment, which is a partial taking of the Property in which the leir market value of the Property in market value of the Property in the sum secured by this Security Instrument Immediately before the otherwise agree in writing, the sums secured by this Security Instrument Immediately before the proceeds multiplied by the Inflormatical by the arround of the proceeds multiplied by the Inflormatical by Institution of the total amount of the sums secured by this Security Instrument shall be reduced by the Inflormatical by Institution of the Property I the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing 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

if the Property is abandoned by Borrower, or if, 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 Londer within 30 days after the date the notice is given, Lender is authorized to collect and apply the preceeds, 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.

- 11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the suits secured by this Security instrument; and (c) agrees that Lencler and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security instrument or the Note without that Borrower's consent.
- 13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such lean 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. Lander 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
- 14. Hotices. 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 shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 15. Governing Law; Severability. This Security Instrument shall be governed by tederal 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.
  - 16. Romawar's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.
- 17: Transfer of the Property or a Baneficial 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 Sorrower is sold or transferred and Sorrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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

- 18. Sorrower's Right to Reinstate. 11 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 hote 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 lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.
- 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 Services") that collects monthly payments due under the Note and this Security Instrument. There else may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other Horasso, sign served grant least with a news of any investigation their stender having or one strong impulsion leasted by applicable law out a second one tables one for comparing the law of or one sources.

20. Hazardous Substances. Commer shall advanue or permit the protectors user Carpain, destruct or no new to the protective for the Protective Commercial and protective for the Protective Commercial and the same of the Protective Commercial and the residence of the Protective Commercial and the protective of the Protective Commercial and the residence of the Protective Commercial and the Commercial and the residence of the Protective Commercial and the Commercial an

20. Hazardeus Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardeus 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 presence use, or storage on the Property of small quantities of Hazardeus Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly dive Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or requisitory agency or private party-involving the Property and any Hazardous Substance or Environmental Law of which Borrower less schuld knowledge. If Borrower learns for 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 remediat 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, lerosane, other flarymable or toxic, periodeum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestes or formaldehyde, and racidactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is foliated that relate to health; safety or environmental protection.

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

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

21. Acceleration; Remedies. Lender shall give notice to Benows prior to acceleration following Benower's breach of any covenant or agreement in this Security instrument (but not prior to acceleration under paragraph 17 unless applicable taw provides otherwise). The notice shall grid the default; (a) the action required to cure the default; (b) a date, not less than 30 days from the date the notice is given to Benower, by which this default must be cured; and (d) that fallure to cure the default on or before the date specified in the notice will result in acceleration of the sums recured by this Security instrument and sale of the Property. The notice shall further from Bonowers of the right to reinstate after acceleration and the right-to bring a court action to assert the non-ordistence of a datauit or any other defense of Bonower 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 rull of all sums secured by this Security instrument without further demand and may invoke the power of sale and any other remades permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remades provided in this paragraph 21, including, but not limited to, reasonable atterneys' fees and costs of title evidence.

if Lender invokes the power of sale, Lender shall execute or cause Trustes 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 notice to be recorded in each county in which any part of the Property is located. Lender or Trustes shall give notice of sale in the manner prescribed by applicable law. After the time required by applicable law, Trustes, without demand on Berrower, shall sell the Property at public auction to the highest bloker at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustes determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designer may purchase the Property at any sale.

proviously seriouslist sale. Lender of the purchaser Trustee's deed conveying the Property, without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the frust of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale in the following order: (a) to all expenses of the sale in the following order: (a) to all expenses of the person or persons legally entitled to it.

- 22. Reconveyance. 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 legally entitled to it. Such person or persons shall pay any recordation costs.
- 23. Substitute Trustee: A Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without coveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.
- As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate 24. Attorneys' Fees.
- 25. Riders to this Security instrument. It 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, agreements of this Security Instrument. [Chock applicable bing(e)]

Graduated Payment Rider is the plant of the best property of the property of t		ey making a close insymbit to do cower. Wa rotored reducts principal, the insulcerning bin rotation of principal and principal and including the principal and including t	3
Election Rider is the option of the Manufactured Home Rider  If Other(e) [specify]  Construction Loss Hider is the past and past to the control of the Construction Loss Hider is the Constr		O Graduated Payment Ridernality and CD Planned Unit Development Rider A carbona para LJ Biweekly Payment Rider. Lat A land the carbonal rider and the carbonal rider and the carbonal rider and the carbonal rider.	
(Seal)  Without of gordinal and process of the terms and coverants command in this Security Instrument and in any rider(s) executed by Sortower and recorded with in coverant and coverants command in this Security Instrument and in any rider(s) executed by Sortower and recorded with in coverant and coverants contained in this Security Instrument and in any rider(s) executed by Sortower and recorded with in coverant and coverants contained in this Security Instrument and in any rider(s) executed by Sortower and recorded with in coverant and coverants contained in this Security Instrument and in any rider(s) executed by Sortower and recorded with in coverant and coverants contained in this Security Instrument and in any rider(s) executed by Sortower and recorded with in coverant and coverants contained and passed and any security of the blank of the security of the secution of the security of the security of the security of the sec		pasis agrecia sugre pa regresa, pa que referenciación en al fortamente en cipación de los tropases, fortamentes en El Contractivos en Plates.	3.5
Construction Law Ribers is a manufactured Home Hider  Construction Law Ribers is a manufactured Home Hider  BY SIGNING BELOW: Bonower accessors and agreed to the terms and coveraints contained in this Security insurament and in any rider(s) executed by SIGNING BELOW: Bonower and recorded with it, cover the internet and agreed to the terms and coveraints contained in this Security insurament and in any rider(s) executed by SIGNING BELOW: Bonower and recorded with it, cover the internet coveraints contained in this Security insurament and in any rider(s) executed by SIGNING BELOW: Bonower and recorded with it, cover the internet coveraints contained in this Security insurament and in any rider(s) executed by SIGNING BELOW: Bonower and recorded with it, cover the property of the terms and coveraints of the beautiful and coveraints and co		The gall tradition of the Language of this popular traditional is anticked by the second but they be a fine of the contract of	4
BY SIGNANG BELOW Son over ecopy and agrees to the terms and coverants commend in this Security insurrent and in any rider(s) executed by controver and seconds with its coverage to the purpose of the process of the purpose of the pu		(A) Other(s) (specify)	
Borrower and recorded with its cases and protection and particles and the second and sec		Construction Loan High 1 to 1 t	y .
Experience of the process and yearline control on a general regulation of the control of the con		<b>数面积极的 电电影 医成性性结肠 经股份股份</b> 医多氏体内部 医皮肤性病性结合性的 化二氯甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基甲基	
(Seal)  ANNUADOR RILMER BOTTON  (Seal)  ANNUADOR RILMER BOTTON  (Seal)  (Seal)		MUNICIPATION AND ADMINISTRATION OF THE CONTROL OF THE PROPERTY	
(Seal)  ANHACITO R. KILMER - Secretary of the product of the control of the contr		The distribution of the second of the second of the second of the second	
STATE OF CYCOVIDATE AND A STATE OF COUNTY OF LIGHT STATE OF COUNTY OF COUNTY OF LIGHT STATE OF COUNTY		$\rho$	
STATE OF COUNTY OF COUNTY OF THE BURGET OF T			:50
MARY JAKE POSSES  HARRY JAKE POS	,	THE MANAGEMENT OF A CONTROL OF THE C	
STATE OF CY CONTROL TO THE ACTION OF THE STATE OF THE STA		Mineral de german, morocom mineral producer producer and the complexity for the first section of the complexity of the c	- 1
STATE OF CY CONTROL TO THE ACTION OF THE STATE OF THE STA		(Seal)	ile
STATE OF CYCOCAL SAME AND	. "		
Country of Country of Country before me, the undersigned Notary Public personally expeared RAYMOND R. KILMER To me known to be the individual describes fir and who executed the Deed of Trust, and MARY JAME KILMER to or she signed the Deed of Trust as No or her free and vokuntary act and deed, for the lasts of Journoses the individual describes fir and who executed the Deed of Trust, and OFFICIAL SEAL  Given under my hand and official seal this About Alay of		and the providing the group in the property with the property of the providing the pro	1.0
Country of Country of Country before me, the undersigned Notary Public personally expeared RAYMOND R. KILMER To me known to be the individual describes fir and who executed the Deed of Trust, and MARY JAME KILMER to or she signed the Deed of Trust as No or her free and vokuntary act and deed, for the lasts of Journoses the individual describes fir and who executed the Deed of Trust, and OFFICIAL SEAL  Given under my hand and official seal this About Alay of		STATE OF CYCLOCYCLAC COST OLD CONCAND LANGUAGE HAVE BEEN AND CONCANDED TO CONCANDED AND CONCANDED AN	
Country of Clauses  On this day before me, the undereigned Notary Public, personally expeared RAYMOND R. KILMER  On this day before me, the undereigned Notary Public, personally expeared RAYMOND R. KILMER  On this day before me, the undereigned Notary Public, personally expeased RAYMOND R. KILMER  On this day before me, the undereigned Notary Public, personally expeased RAYMOND R. KILMER  On this day before me, the undereigned Notary Public, personally expeased RAYMOND R. KILMER  BY AND THE STATE OF THE STA		ommunication production to the subsection of the	:0
On this day before me, the undersigned Notary Public, personally eppsared RAYMOND R. KILMER  MARY JANE KILLIAFT THE STATE OF THE BOT THE THE OF THE STATE OF THE			
On this day before me, the undersigned Notary Public, personally expeared MAYMOND R. KILMEN  On this day's before me, the undersigned Notary Public, personally expeared MAYMOND R. KILMEN  ON THE RILL ARE RILL A		organ abblicati (an b) colors to allocation for tracers and providing to the colors of the colors of the tracers of the colors o	
Given under my hand and official seat this		Con this day before not the residence history Dublic hornopolit spacetic scatter will be a fill build	
Given under my hand and official seal this 36 and day of QLALIA WILL 1950 BLANT PUBLIC CHECON BY AND		MABY JANE KILLER.	1
By A Day of the State of the Control of th		A STATE OF THE PARTY OF THE PAR	9
Notary Public in and for the State of a Convene control of My commission expires 183 of		Chan under muchani and chirist seel into the control of the contro	
Notary Public in and for the State of a Convene control of My commission expires 183 of		By Aran Land and Basiding at the wall talks are commission to present	1.6
MACON ALL COMMENTS CONTROL OF THE PROPERTY AND ACCOUNT.		- In said their who, which do course the religious in the said the	
out agai kini nkalakasa jon maajana amang ja amaa ja, aja maasana			-, -, -
		16'51 Earn DETRICA (Treeman Treet of Trustil) Page - 6 - Death 51, 20198 (r. 09/03/97)	

The set of the secretion has been seeined beginning assuring their material or and analysis.

EXHIBIT A

2930

Lot 14 of TRACT 1302 - EVERGREEN MEADOWS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.



## TO SE RECORDED WITH THE DEED OF TRUST

ATEMBELS CORPUTED COMBINED EMBERGY INC TO The Doed Of Yould ... Page - 3 -

unuscop (vi aa palaa)

BORROWER: RAYMOND R. KILMER MARY JANE KILMER

PROPERTY: TEN SAVIED CT

TBO SAYLER STREET, KLAMATH FALLS, OREGON 97603-

592) KIT CONSTRUCTION LOAN IN DER (INCLUDING SECURITY AGREEMENT)
1841 ED CO TO THE DEED OF TRUST (MANUFACTURED HOUSING UNITS)
1860 BRUG BRIG BRIG OF THE PROPERTY OF TRUST (MANUFACTURED HOUSING UNITS)

THIS CONSTRUCTION LOAM RIDER (the "Rider") shall be deemed to amend and supplement the Mortgage, Deed of Trust, and any and at riders or amendments thereto (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Lender of the same date ("Note") and covering the Property described in the Security Instrument ("Property"). If the Federal Home Loan Mortgage Association buys all or some of the Lander's rights under the Security Instrument and Note, the provisions

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

- 1. Construction Loan Agreement. The principal amount of the Note which Borrower promises to pay is either: (1) the amount stated in the Promise to Pay Section of the Note, or it less, (2) the aggregate amount advanced by the Lender under the Construction Loan Agreement ("Loan Agreement"). The loan to be evidenced by the Note shall be disbursed in accordance with the terms and conditions of the Loan Agreement Borrower agrees to comply with the covenants and conditions of the Loan Agreement Borrower and Lender, which is incorporated herein by this reference and made a part of the Security Instrument. All loan amounts disbursed to Borrower under the Loan Agreement shall be evidenced by the Note. The Loan Agreement provides for the construction of certain Improvements ("Improvements") on the Property. All advances made by Lender pursuant to the Loan Agreement, shall be an indebtedness of Borrower secured by the Security Instrument as amended, and such advances may be obligatory under the terms of the Loan Agreement. The Security Instrument secures the payment of all sums and the performance of all covenants required by the term is defined in the Security Instrument. Or the Note ("Loan Documents"). The Collateral shall secure the Sums Secured (as that Loan Agreement, the principal sum and all interest and other charges provided for in the Loan Documents and secured hereby shall, at the option of the
- 2. Future Advances. In the event there has been no default as defined in the Note or Loan Agreement, or the Security instrument. Lender is legally obligated to make advances of principal upon application therefore by the Borrover in accordance with the provisions of the Note and Loan Agreement up to a maximum principal amount, which is equal to the amount of the Note as set forth in the Security instrument, plus interest and amounts to protect security. Such advances shall be evidenced by the Note and Loan Agreement, and secured by the Security Instrument.
- 3. Assignment of Rights or Claims. From time to time as Lander deems necessary to protect Lender's interest. Sorrower shall, upon request of the Property decomes and plantage of the construction on
- to cure his or her default, Lender, at Lender's option, with or without entry upon the Property, (a) may invoke any of the rights or remedies provided in the Loan Agreement, or (b) may accelerate the sums secured by the Security Instrument and invoke any of those remedies provided for in the Instrument, or (c) may do both although failure to exercise any of its rights and remedies at any one time does not mean a waiver.
- 5. Termination of Loth Agreement. During the Construction Period of the loan the Lender will advance funds in accordance with the Construction Loan Agreement. The "Construction Period" is defined as the period extending from the date of Londer's initial advance of funds until the first day of the month preceding the date of the first monthly payment of principal and interest stated in the Note. On the day the Construction Period ends, the loan evidenced by this Note will be a permanent mortgage loan ("Permanent Merigage Loan Date"). Beginning on the Permanent Note. After the commencement of an ortization of the Note, the terms of the Loan Agreement shall be null and void, and there shall be no claim or defense arising out of or in connection with the Loan Agreement against the obligations of the Note and the Security Instrument.
- 6. Property. The property covered by the Security Instrument includes the Property described or referred to therein, together with the following, all of which are referred to as the "Property." The portion of the Property (described below) which constitutes real property is sometimes referred to as the "Real Property". The portion of the Property which constitutes personal oreperty (including, but not limited to the Personal Property Collaters! described in the Note) is sometimes referred to as the "Personal Property." listed as follows:

	The Manufactured	Home:				
	Make:	REDMA			57 may 200 may	Control of the Contro
, :	and the same and in the state of the same and the same and the		Transfer of the same of the same of			
	Mode	: RIDGED	ALE		بالمان والمان والمان والمستعدد	and the same of th
			-:licro-			118: Talent exper

The Manufectured Honer includes the additional Appliancies, Appreciations and Augustings).

Wight Length 25 x 49

UCFI Form REGRS9 (Oregon-Construction Loan Rider To The Deed Of Trust) Page - 1 -

10/10/98 (r. 09/03/97)

(nan ka 153200002952

1073

5335

UGN Form Bispania yahusan: (14858) da un Land Fader Tur Tim Sweet Of Tradit, "Paget - 15

10,10 96 (1, 62 03 97)

Width & Length: 28 x 48

The Manufactured Home includes the additional Appliances, Accessories and Furnishings:

-ltem-				
-Serial Number-				
Mond HICKETALE				
THE REPORT OF THE PROPERTY OF				
N. A.		k i		
"Ban Proporty : The policy of the price of the "Personal Proporty," since at tollow to proporty of the policy of t		BL.		
Appending the trighten where the arrange and the Arrange and the property of t		3		
Amon are rejoined, in as the "Property". The composition contents character assembly included in a content of the Property and the Property an	a facility do a vi	k siyasi		ules Te
CANCELLE STREET, CHI SI OF IN SY CHESTON PARTIES STORY		V TENE	in the state of	
Mortgoge Laur Dain, mortest aneil accean es sidicio in me tenta and results to be a <u>descentant conti</u> Note: <u>the majorite conti</u> continue descentant des la contra destinations des ubagalisms di ma Morte emplois disconse ameng ent et at in accinection who the Loan Agreement agenci too ubagalisms di ma Morte emplois	waru tanan	BE F		
Partey and a second and a second and a second of the determination of a second payments of the con- Montgage Lague Date, merces and a second a second in the determination to a configuration of the con- Montgage Lague Date, merces and a second a second in the lague and the second of the con-		Table 18 c		
## [33] 200 (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)	TO THE			
Committee the strength of the contraction of the co	1000			1
The Security instrument also covers proceeds of the Menuracture	Al-Parabas	1, 1,4		

to it, whether added now or later. After the Manufactured Home is permanently sifted to the Roal Property, it shall be Real Property, and no longer d Home, and all accessions, attachments, accessories, replacements and additions cer to the least darined by him Security Institution in the state of the security of the secur

- Despite any other provision of this filder or any other Loan Document, however, Lender is not granted, and will not have, a nonpurchase monay accurity interest in household goods; to the exist that such a security interest would be prohibited by applicable law.
- 7. Security Agreement and Financing Statement. The Security instrument shall be a security agreement granting a Lender a first and prior security interest in all of Borrower's right, title and interest in, to and under the Personal Property, under and within the meaning of the applicable State laws, so well as a document granting a lien upon and against the Resil Property. In the event of any foreclosure sale, whether made by Trustee or a substitute trustee, or under judgment of a court, all of the Real and Personal Property may, at the option of Lender, be sold as a whole or any part thereof. It shall not be necessary to have present at the place of such sale the Porsonal Property or any part thereof. Lender, as well as Trustee or any substitute trustee on Lender's behalf, shall have all the rights, remedies and recourse with respect to the Personal Property afforded to a "Secured Party" by the applicable State laws in addition to and not in limitation of the other rights and recourse afforded Lender and/or Trustee or any substitute trustee under the Security Instrument. Borrower shall, upon demand, pay to Lander the amount of any and all expenses, including the fees and disbursements of Lender's legal counsel and of any expert and agents which Lender may incur in connection with: (i) the making and/or administration of the Security Instrument; (ii) the custody, preservation, use or operation of, or the sale of, collection from, or other realization upon any property, real and/or personal, described in the Security Instrument; (iii) the exercise or enforcement of any of the rights of Lender under the Security Instrument; or (iv) the failure by Borrower to perform or observe any of the provisions or covenants in the Security Instrument.

Lender may, at its election, at any time after the delivery of the Security Instrument, sign one or more copies of the Security Instrument in crider that such copies may be used as a financing statement under the applicable State laws. Lender's signature need not be acknowledged, and is not necessary to the effectiveness hereof as a deed of trust, a security agreement, or (unless otherwise required by applicable law) a financing statement.

Borrower also suthorizes Lender to sign and file, without Sorrower's signature, such financing and continuation statements, amendments, and supplements thereto, and other documents which Lender may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Property. If any other documents are necessary to protect Lender's interest in the Property, Borrower agrees to sign these documents whenever Lander asis. Borrower also gives Lender permission to sign these columents for Borrower.

- 8. Invalid Provisions. If any provision of the Security Instrument is declared invalid, illegal, or unenforceable by a court of competent jurisdiction, then such invalid, illegal or unenforceable provision shall be severed from the Security Instrument and the remainder enforced as if such invelid, flegal or unerforceable provision is not a part of the Sacurity instrument. Advances in the rame and address of the Borrower (a) control of the results of the results of the results of the Borrower (a) control of the results of the

and and the control of the second date down by the fortest and the property of the second sec THIS CONSTRUCTION NAMED LANGUAGE A COMPANY DE CONTROL OF UNITARITY OF STATEMENT OF THE CONTROL O

The name and address of the Lender/Secured Party is: UNITED COMPANIES FINIDING WAS INVINISHED UCHOUSE (MILE) 2051 KILLEBREW DAIVE SUITE 216 DEN (INCLUDING SECTIONAL VOUEENEN)

LED STATES STEEL TON MY 55425 EJONE HIA!

Borrower havmond p. Killier Mary Jane Humer

UCH Form REORUS (Company Construction Loan River To The Osed Of Trust) Page - 2 -

10/10/98 (r. 09/03/97)

Loan No. 153800002592

16. Relation to Loan Agreement. The Security Instrument to subject to all of the applicable terms and conditions contained in the Loan Agreement. The Loan Agreement le to be filled in the County Clark's Office in the County where the Property is located at the same time the Security instrument is recorded. If Borrower falls to keep any of the promises Borrower makes in the Loan Agreement, Lender may require that the entire balance of Borrower's

## 11. Paragraph 6 of the Security Instrument

The first sentence of Paragraph 8 of the Security Instrument is hereby modified to read as follows:

Borrower shall occupy, establish, and use the Property as Borrower's principal recidence within 60 days after the end of the Construction Period 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 externating

All other provisions in Paragraph 6 of the Security Instrument remain unchanged.

EXECUTED this 28 day of Qaunan	terms and covenants contained in this Construction Loan Rider.
Berson B. Henry	(SEAL)
BAYMOND R. KILINER Printed Name	- Mair Gradian
Mary Jane Kilmen	(SEAL)
MARY JANE KILMER Printed Name	- Main Statlan
Borrows:	(SEAL)
Frinted Name	
Success	(SEAL)
Timed Name	
TATE OF DREGON	
OUNTY OF Klame of Ses:  On this 28 day of January	
Roumand & Kila	, 19 %, before me the subscriber personally appeared
same pareon(s) described in and who everyled the	The Ball Will to ma known and to
same person(s) described in and who executed the foregoing the same.  August Cause C	May Jawe Kilmer to me known and known to me to be going instrument, and (a)he/they duly (jointly and severally) acknowledged to me that
same person(s) described in and who executed the foregoing the same.  August Au	going instrument, and (a)he/they duly (lointly and severelly) acknowledged to me that
- Janon Grantian	to me known and known to me to be going instrument, and (s)he/they duly (jointly and severally) acknowledged to me that have a severally acknowledged to me that the severally acknowledged to me that a severally acknowledged to the sev

COUNTY CLERK. This instrument covers goods that are or are to become fixtures on the Property described herein and is to be filled for record in the records where Mortgages on real extets are recorded. Additionally, this instrument should be appropriately indexed, not only as a Mortgage but as a financing statement covering goods that are or are to become fixtures on the Property described herein. The mailing address of the

UCFI Ferm REORGS (Oregon-Construction Loan Rider To The Deed Of Trust) | Page - 3 -

10/10/95 (r. 09/03/97)

## Manufactured Home Rider to Deed of Trust

- 1 Meening of Some Words. As used in this Rider, the term "Security Instrument" means the Mongage which is dated with the same date as this Rider. As used in this Rider and in the Security Instrument, the term "Note" means the Promissory Note and Security Agreement which is dated with the same date as the Security Instrument. As used in this Rider, the term "Lender" means UNITED COMPANIES FUNDING, INC. and any subsequent holder of the Note and the Security Instrument. As used in this Rider, the term "Borrower" means anyone signing the Note or the Security Instrument as a Borrower. As used in this Rider and in the Security Instrument, the term "Property" includes the Manufactured Home, as that term is defined in the Note.
- Purpose and Effect of Rider. Lender requires Borrower to agree to the provisions that are contained in this Rider as a condition of Lender making a loan to Borrower. IF THERE IS A CONFLICT BETWEEN THE PROVISIONS IN THIS RIDER AND THOSE IN THE SECURITY INSTRUMENT OR THE NOTE, THE PROVISIONS IN THE RIDER WILL BE CONTROLLING; THOSE PROVISIONS IN THE SECURITY INSTRUMENT AND NOTE WILL BE ELIMINATED OR MODIFIED AS MUCH AS IS NECESSARY TO MAKE ALL OF THE CONFLICTING TERMS AGREE WITH THIS RIDER. If the Federal Home Loan Mortgage Corporation, the Federal National Mortgage Association, or any other federal or state governmental agency, buys all or some of the Lender's rights under the Note or the Security instrument, the promises and agreements in this Rider will no longer have any force or effect.
- Application of Bostower's payments. I MAY PREPAY ANY AMOUNTS DUE UNDER THE NOTE OR THE SECURITY INSTRUMENT AT ANY TIME, WITHOUT PENALTY.
- 4 Lender's Security Interest. The Collateral described in the Note also shall secure the sums secured as described in the Security Instrument.
- Flood Insurance I will keep the Manufactured Home and any other buildings on the Property insured against loss by flood if the Property is located in a special flood hazard area.
- Insurance Premiums. I will reimburse the Lender for any premiums paid by the Lender for hazard insurance (including comprehensive policies) or flood insurance because I have falled to do so. I also agree that the premiums paid by the Lender will be secured by the Security Instrument.
- 7 Lander's Option to Use Insurance Proceeds. I agree that Lender will have the choice of either using any insurance proceeds to reduce the amount that I owe to Lender under the Note and the Security Instrument or for replacing and/or repairing the Property.
- 8 Hazard Insurance Co-insurance. The Hazard Insurance I obtain will not contain a co-insurance clause, unless specifically authorized by Lender.
- 9 Lender's Use of Condemnation Proceeds. All proceeds of any condemnation of a part of the Property shall be used to reduce the smount if owe to Lender.
- 19 Additional Rights of Lender in Event of Foresicsure and Sale. In addition to those rights granted in the Security Instrument, Lender shall have the following rights in the event Lender starts a lawsuit for foreciosure and sale of the Property.
  - a) All reasonable sums paid by Lender in starting and carrying on the lawsuit for foreclosure and sale, including reasonable attorney's fees and sale costs allowed by law, together with interest on all of these sums at the interest rate stated in the Note, shall be paid by me or added to the principal I owe the Lender.
  - b) The Property may be sold in one parcel.
  - c) Lender, in any action to foreclose this Security instrument shall be entitled to appointment of a receiver without any special notice to me, and Lender shall have this right no matter what beliance I own to Lender.
- 11 Additional Events of Default. I will be in default on the Note and the Security Instrument
  - a) If any structure on the Property shall be removed, demolished, or substantially altered;
  - if I fall to comply with any requirement of federal, state or municipal authorities (the Lender, however, may comply and add the expense to the mortgage debt); or
  - c) If the property becomes vacant or not owner occupied.
- 12 Prior Notice and Opportunity to Correct Broken Promise. Lender will give Borrower any prior notice and any opportunity to make up a

OGRALA DE TO SCOMMATING MAINTESTURED HOME RIGHT to Dead of Trust)

Pane - 1 -

19/10/96 (r. 06/03/97)

## LICEI Form REDRGS (Oregon-Manufactured Home Rider to Deed of Trust) Page - 2 - Inc. Lada Mo. 1336000000142

Manufactured Hame Rider to Doed of Ynus:

1	100	THUS THE FULL TO BEING	1966年1966年						100						
1	100	DESCRIPTION OF STREET	I for a fit there is an in the						- 4 To 1 To 1						
		eraning infinit entitere eine beiter	Fig. 4 SHREDARD	45 1935.1930年 (株式	ONE WILLIAM BL	O SLOW C	that the state of the state of	a lateral and the		المراجعين والمحارة					
		aucesquare indices Security realitaines	til tile skoma a	tart there marries	At the course of the		Som triber land	kan kalaganinga a 1930	4 1 0 0 C	are are an in-	- A사일 중 하나?	\$165 DUG	CA SEE	CALL BURGLAN	, 1 ,
	1.		and here historia	Section Charles	· A SHOOTE BY THE TA	િટ્રીક ઉસ્ટ	身份 的复数	on the h	1984 1 37 38 18 18	40. 300 60	A 30 15 15 16 18	arra i i e			100
		Pider. As used in with the some deal subsequent notice.	1.800 (\$40) <b></b>	B. Burthing to be	\$10 00000	2151 - 1 com.					entiment and en	하다는 원칙	Frank St	FF 1860 F	1.0
1		Chemical Land Steeman Land	A second second second	The state of the s	Accountage in	Male Michel	- 1175 (Fig. )	<b>工程和</b> 图1	场流扫达 竹树	HED O	Coloradia	the second	er caraci	Links	
1.7	1 1.	mission and added in	· 新祖 [1] [4] [4] [4] [4] [4] [4] [4] [4] [4] [4	PARTITION OF THE PARTIT	BEERFRUSE	Teler Weiter	Acres Calculation	Charles Star 2 4	Service and the	Section 1995	max 0 2 2 11 11 (	g over	1107	i di kacamatan di kabili	. 3157
٠.		Meaning of Some Pider As used in	LAME OF STREET	removed the series of the	4.1		15 4 3 4 2 44 14 44 46	Chres Sires Fie	White Court	<b>阿维拉尔</b>	dir Pedrat	A SEARCH	RODANIES I	marana ani in	محواد
3	11.5		Winewis On i	west in other Rich	<b>新一特格 認识</b>		1112 NOTH SHADOW	First State of	1600 61	Ber marie	and the second		200	arter care facilities	6 1350 4
				영화되었다고 하면서 발생하					rene, is placed in	ero years		9-24-6	100	埼 部級 い	1 693

Succept, Leathaners, the promises and agreements in this Ridge will no longer have they rate, or other Halland Mortgage Association, of any other recentling distinguishing restricts by the property of the property Addres Willy This Rines of the Fedical Homa Coan (Aongaga Comparago) to a figure of the coast of the Countries MOTHOMENT AND NOTE, WILL BE ELIMINATED ON MODIFIED AS MUCH AS IS NECESSARY TO TAKE ASSURE THE CONFLICTING FROME INSTRUMENT ON THE MOTE THE RACYISIONS IN THE RIDER WILL TO SCHOOLS THOSE PROFESSIONS Purpositund Eurol of Rider. Lender Roders: Bornwer to agree in the powerent that described a late date of the first making a lean to Bornwer. IF TREAD IS A CONFLICT BEINGEN THE TREAD ONLY IN THIS BELLS AND THESE IS A CONFLICT BEINGEN THE TREAD IS ONLY IN THIS BELLS AND THE SECURITY.

Application of Borrower's payments. LAMAY PREPAY ARY AMOUNTS DUE UNDER THE HOTE OF THE SECURITY OFFICIALIST AT

Landor's Sections Intercet. This Collaboral describers in the discussion was the sum section as described in the collaboration to

located this appeals hood become after Flood travelence. I will know the Manifagured floor and any other highings on the Froposty incomed against here we "could be any other systems.

Instruction Premiums. I will reproduce the before for any promium paid by the larger to have maken promise the before or the promitting the promitting pay by the Lander will be so used by the Continue transfer that the promitting pay by the Lander will be so used by the Continue transfer the the promitting pay by the Lander will be so used by the Continue transfer the the promitting pay by the Lander will be so used by the Continue transfer to the second pay the Continue to the second pay th

surceint that towe to condet un an tive Scoto and the Security instrument in the objecting sector repairing the Fropenty. Lander's Coton to the mourance proceeds of agree that Londer will five fractions of after some any any account neutrops to rights the some statement of the design as a condition of the first some some statement of the source of

Hazard Bearance Co-instrumee. The Henry I insulated toblate will not receive a possible consecution as correcting a possible and consecution as correcting to an insulate my condensate the condensate in the cond 3

Oha to recent Landers Use of Condemnation Proceeds. All process of any condemnsion of a part of the Property of the modes received and any condemnsion of a condemnsion of the process of any condemnsion of the condemns

Filed for record at request of		Amerititi			20.1	
of <u>January</u>	A.D., 19	98 at	1:14 o'clock	the A.M., and duly recorded	30th	d
)	٢	Mortgages		on Page <u>2926</u>	i ili voi. <u>Mg8</u>	
			. 'H.L. T	Remetha G Latect	ı. County Clerk	
FEE \$55.00			By	Ketellin Ko	271	

a may se upagan on the recently allow be between attitude as a second STATE OF OREGON: COUNTY OF KLAMATH: SS.

It ay councily and aud the expense to the mondate dobit of 123 a field to comply with any requiriquences reducal, edgly or resimilaring additional. The complete in the complete of the compl

spulped making you to taking telepoord Apedical parties

My Commission expires: us sprojede ve posebot sa sourk 🎝 Prior Apidon and Capor grafty to Correct Broken Promise. Lander sale give Bonows a

भि व्यक्तिक किल से विक्. । वक्ष्म्य कि की की कि बेठवर्ष

STATE TO PROPERTY SEE naryono a mimen econoc Qualified in the County of

THA TIME WITHOUT PERMIT!

TVEA TVUE HETTING GO TONGS

to me personally known and known to me to be the individual(s) described in and who executed the foregoing instrument and duly acknowledged that

before me personally came ilmer an

COUNTY OF LAWAY

Journal of Containing

MY COMMISSION EXPIRED 14422, 200

Notery Public: