	34	かいひ		
TIANDES.		02 (2) (5) (1) (1) (2) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4		unsqueepladt og Dallager fallusjonski Gregorijans (organis og de de 1774 falla 50 f.). Diskatiliser for skilledars for de fallager fallager (organis organis organis organis organis organis organis
111.00				aed taxnoce etw och eretter o plet of the paperty [22] coprecingles. It althibus s definition is the open one come is returned to be disposablely less valued as the Propi
LUL AND	10	might will all the	is builting	into visibili ne ligali la logice villa dalla villa la comprese della struggio di agrambia
				spumilialises (i) 4(5) a serificialism of a fragist series for various
Kulimit	137-2	p in assuming med	. इस्त्रपुरस्य सम्बद्धाः	it pejais pērumā litvini sariatli til lainisas vregarit sai or nim em ytis saep medelo ir a Lina sau imeriju pot ammetjau impērio vasjanas sasas saes saes saes.
			7315	por den aprovio per come la come la come de c
				in a reserve to the street of the property of the contract of the second street of the second
sub ned	W S	n ylapnopp lik	្រំរង់គ្នា	1. Proposition Principal and Interestriff apprehent and Lang Charges, that
સાંસાં સુધાલન - સંસ્થા પ્રસ્થા	247	Tobbit out logi	State Teacher	
(a)	74	had O mas a d	io ni 151	in al and Chail and Selland and an array of the control of
yimice o	<u> 2</u> 7 21	risgoth gill do	13 व 11eu	The MTC of ALOGO State of the s
Thurs (31.3	pamiting mean	inni yus	1919 DERIUS I RUST designative delete de la company de
1294(3110)	3 49	raceyny acara Karanzar hib ca	itta 144 V	and described the collection of the second free for the collection of the collections of the collection of the
وبيدا تابت	rev r	lesions and house	1 × 2 2 2	Light be to but sets on a language of took to the set of the
. KETI	 	7 RIVERS A	SIL SEC	urity Instrument") is made on
2 - 6-13-1 121	1.1	(1.,1247 .54 27.71	177.4	ing the state of t
*Rorrowe	cEX	This tenster is	AME	AWIE province opies I imprime view dell'héries et est auseix es et abres dins
sidurilgi	£ 1	le v sinalga ive	lii əliyri	ello do creal korieli cadat lo ibiothecare la estencies che cesar tra con terrico
				("Trustee") The hetericiary is COMMUNITY FIRST BANK
garana . re	. 4	nsasiinniini	puspum	which is organized and existing
inder the	aws	of THE SI	ATE OF	("Trustee"). The beneficiary is
900 / 5	13	6 S. HWY 9	7 LAI	DIE: CR: 97739 John Land Land Land Land ("Lender"). Borrower
wes Lend	er t	e principal sun	n of FOU	TOE: CR 97739 Borrower ("Lender") Borrower RTEEN INCKAND THREE HINDRED FIFTEEN AND 70/100**********************************
*****	4.4	******	ollars (I	U.S. \$.,14.32570), This debt is evidenced by Borrower's note dated
he same d	ate	as this Security	Instrum	U.S. \$14:315:.70), This debt is evidenced by Borrower's note dated ent. ("Note"), which provides for monthly payments, with the full debt, if not paid
nation dis	e an	d naughle on	JANI	7884.2512003
arner, uu	P. 02.	n hayanıc on	********	the structure of the second of
epayment	of t	he debt evidenc	ed by the	e Note, with interest, and all renewals, extensions and modifications of the Note; (b)
epayment he payme	of t	he debt evidence of all other su	ed by the ms, with	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security.
epayment he payme nstrument	of t nt ; an	he debt evidence of all other su d (c) the perfor	ed by the ms, wit mance o	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under parsgraph 7 to protect the security of this Security Borrower's coverants and agreements under this Security Instrument and the Note.
epayment he payment nstrument For this p	of and	he debt evidence of all other su d (c) the perfor ose, Borrower	ed by the ms, with mance of irrevoca	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) in interest, advanced under parsignaph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. The security of the security in the security instrument and the Note. The security is and coverys to few the security in the secur
epayment he payment nstrument For this p	of and	he debt evidence of all other su d (c) the perfor ose, Borrower	ed by the ms, with mance of irrevoca	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) in interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. By grants and conveys to guitee, in trust, with power of sale, the following PATA:
epayment he payme nstrument For; this 1 lescribed THE EAS	of and an	he debt evidence of all other suddictions the performance of the perfo	ed by the ms, with mance of irrevocation KLAY	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. bly grants and conveys to femice, in trust, with power of sale, the following AIR. **County, Oregon:
epayment he payme nstrument For; this 1 lescribed THE EAS	of and an	he debt evidence of all other suddictions the performance of the perfo	ed by the ms, with mance of irrevocation KLAY	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. bly grants and conveys to femice, in trust, with power of sale, the following AIR. **County, Oregon:
epayment he payme nstrument For; this 1 lescribed THE EAS	of and an	he debt evidence of all other suddictions the performance of the perfo	ed by the ms, with mance of irrevocation KLAP	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. bly grants and conveys to femice, in trust, with power of sale, the following AIR. **County, Oregon:
epayment he payme nstrument for this p lescribed THE EAS OFFICIA COMMY	of intition in the same in the	he debt evidence of all other suddence of all other suddence of the performance. Borrower erty located in L/2: OF THE CLAIS THERECON.	ed by thins, with mance of irrevoca KLAP. WEST-1	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. By grants and coaveys to deutee, in trust, with power of sale, the following AXX at a conveys to deutee, in trust, with power of sale, the following AXX at a conveys to deutee, in trust, with power of sale, the following AXX at a conveys to deutee, in trust, with power of sale, the following AXX at a conveys to deutee, in trust, with power of sale, the following AXX at a conveys to deutee, in trust, with power of sale, the following AXX at a conveys to deutee, and the conveys the conveys the conveys to deutee a convey conveys the conveys to deutee and the conveys the c
epayment he payme nstrument for this p lescribed THE EAS OFFICIA COMMY	of int and in the interest of	he debt evidence of all other suddence of all other suddence of the performance of the pe	ed by thins, with mance of intervoca KLAP. WEST > 1 F CIVITY OF THE	e Note, with interest, and all renewals, extensions and modifications of the Note; (b) in interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note. Dly grants and conveys to James, in trust, with power of sale, the following AIX at a conveys to James and conveys. County, Oregon: AIX at a conveys to James and Aix and Aix at a county of the County of the County of the County of the AIX at a conveys to James MEADOWS, ACCORDING TO THE THE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH AIX and the sale of the County
epayment he payme nstrument for this p lescribed p THE FAS OFFICIA COUNTY tabus adds as g	of int	he debt evidence of all other su d (c) the perfor ose, Borrower erty located in L/2: OF THEE DLAT THEREC ERCON 100 Hard LOTHEREC	ed by thins, with manice of irrevocation KLAP	in Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's coverage and agreements under this Security Instrument and the Note bly grants and conveys to Teutee, in trust, with power of sale, the following that attached the bound of the least of the county Oregon: All OF LOT 19, BLOCK 2 DORKEN MEADOWS, ACCORDING TO THE TIE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH THE COUNTY CLERK OF KLAMATH THE SALE AND TH
epayment he payme nstrument for; this p leseribed p THE EAS OFFICIA COUNTY toom re ofds cen	of int	he debt evidence of all other suddies in person see, Borrower erty located in THERE CONTROLLAND TO THERE CONTROLLAND SOUTH SEED SOUTH SEED SOUTH SEED SEED SEED SEED SEED SEED SEED SEE	ed by thems, with mance, of irrevocation KLAN. WEST 1 F CN F S 11 2 12 2 12 2 12 2 12 2 12 2 12 2	interest, advanced under paragraph 7 to protect the security of this Security Borrower's covernants and agreements under this Security Instrument and the Note bly grants and conveys to Trustee, in trust, with power of sale, the following ATR and an expression of the security Instrument and the Note bly grants and conveys to Trustee, in trust, with power of sale, the following ATR and an expression of the security Oregon: (2: OF LOT 11, BLOCK 2 DOTTEEN MEADOWS, ACCORDING TO THE THE OF THE COUNTY CLERK OF KLAMATH of the sale of t
epayment he payme nstrument for this p lescribed THE RAS OFFICIA COUNTY toons officer the real tions tions	of at an approximately a second secon	he debt evidence of all other su d (c) the performance, Borrower, erty located in L/2 OF (THEO PLATE THEREO MOON TO HEREO LOTE OF STATE OF	ed by thems, with manice of irrevocation KLAP. WEST 12 TO THE STATE OF THE STATE O	in Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note by grants and coaveys to Trustee, in trust, with power of sale, the following ATT at the coaveys to Trustee, in trust, with power of sale, the following ATT at the coaveys to Trustee, in trust, with power of sale, the following ATT at the coaveys to Trustee, in trust, with power of sale, the following ATT at the coaveys of the coaveys of the coavey of the coavey of the coaveys of the coaveys of the coavey of th
epayment he payme nstrument for; this i lescribed THE EAS OFFICIA CINITY TORY Side on Sid	of in an	he debt evidence of all other suddies in performance. Borrower erty located in L/21 OF (THEO LAIS THERE) CARLES TO AND A LICENSE OF THE CARLES	ed by the ms. with man it is a with man it is a man it	in Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under participant 7 to protect the security of this Security Borrower's coverages and agreements under this Security Instrument and the Note bly grants and conveys to liguidee, in trust, with power of sale, the following that at a sale of the security of this security or grants and conveys to liguidee, in trust, with power of sale, the following that at a sale of the security of the sale
epayment he payme nstrument for; this i lescribed THE EAS OFFICIA CINITY TORY Side on Sid	of in an	he debt evidence of all other suddies in performance. Borrower erty located in L/21 OF (THEO LAIS THERE) CARLES TO AND A LICENSE OF THE CARLES	ed by the ms. with man it is a with man it is a man it	in Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's coverage and agreements under this Security Instrument and the Note bly grants, and conveys to Teuree, in trust, with power of sale, the following that attached the security Instrument and the Note bly grants, and conveys to Teuree, in trust, with power of sale, the following that attached the security of the following of the security of the sale of the
epayment he payme nstrument for; this i lescribed THE EAS OFFICE tobact tobac	of and the state of the state o	he debt evidence of all other suddence of al	ed by the ms. with manice of irrevocation in the manice of	interest, advanced under paragraph 7 to protect the security of this Security interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note bly grants and conveys to Teurice, in trust, with power of sale, the following AIR and an expression of the security Instrument and the Note bly grants and conveys to Teurice, in trust, with power of sale, the following AIR and an expression of the security Oregon: County, Orego
epayment he payme nstrument for this p leseribed THE EAS OFFICE TOTAL THE EAS OFFICE THE E	of and an	he debt evidence of all other suddies in performance in the performanc	ed by the ms. with mante of the	in Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's coverage and agreements under this Security Instrument and the Note bly grants, and conveys to Teuree, in trust, with power of sale, the following that attached the security Instrument and the Note bly grants, and conveys to Teuree, in trust, with power of sale, the following that attached the security of the following of the security of the sale of the
epayment he payme nstrument for this p lescribed THE BAS OFFICE TOURTY TOURN SIDE TO SUBJECT S	of : at the control of the control o	he debt evidence of all other su d (c) the performance. Borrower exty located in L/2: OF THEO LATE THEREO LATE THE	ed by the ms., with manice, or interest to the manice of t	E Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note by grants and coaveys to femiles, in trust, with power of sale, the following a strength of LOT 10, BLOCK 2 concerns a strength of county, Oregon: (A2:OF LOT 10, BLOCK 2 concerns MEADOWS, ACCORDING TO THE TIES IN THE OFFICE OF THE COUNTY CHERK OF KLAMATH AND ADDITIONAL TO THE LANGUAGE AND ADDITIONAL TO THE LANG
epayment he payme nstrument for; this i lescribed THE EAS OFFICIA COUNTY toom to olds and county in the rail and	of and an analysis of the state	he debt evidence of all other suddence of al	ed by the ms. with manice of the manice of the interest of the manice of	Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's coverage and agreements under this Security Instrument and the Note, bly, grants, and conveys to Trustee, in trust, with power of sale, the following ALR and an interest in the security of this Security Instrument and the Note, bly, grants, and conveys to Trustee, in trust, with power of sale, the following ALR and an interest of the security Oregon: The sale of the sale of the sale of the County Cherk OF KLAMATH of the sale o
epayment he payment he payment repayment for; this payment lescribed THE EAS OFFICIA COUNTY toom to offer an automat automat automat (a) automat a	of an	he debt evidence of all other suddies in performance. Borrower etty located in L/2 OF (THE OTHERS) and the suddies in the sudd	ed by the ms., with ms., with mance of the mance of the ms. It was a superior of the ms. It was a super	E Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note bly grants and conveys to faunce, in trust, with power of sale, the following TAR and an expression of the country of the following Country, Oregon: (2:OF, LOT the BLOCK 2 DEREEM MEADOWS, ACCORDING TO THE TIPE IN THE OFFICE OF THE COUNTRY CHERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTRY CHERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF TH
epayment he payment he payment repayment for; this payment lescribed THE EAS OFFICIA COUNTY toom to offer an automat automat automat (a) automat a	of an	he debt evidence of all other suddies in performance. Borrower etty located in L/2 OF (THE OTHERS) and the suddies in the sudd	ed by the ms., with ms., with mance of the mance of the ms. It was a superior of the ms. It was a super	E Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note bly grants and conveys to faunce, in trust, with power of sale, the following TAR and an expression of the country of the following Country, Oregon: (2:OF, LOT the BLOCK 2 DEREEM MEADOWS, ACCORDING TO THE TIPE IN THE OFFICE OF THE COUNTRY CHERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTRY CHERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF THE COUNTRY CHERK OF KLAMATH OF THE INTEREST OF TH
epayment he payme nstrument for this p lescribed THE EAS OFFICI COUNTY toom to stds (eq. toom to std	of ant and an anti-	he debt evidence of all other suddies and the performance of the perfo	ed by the ms, with ms, with ms, with mance of irrevoca. KLAP. WEST 1 F ON I	Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's coverages and agreements under this Security Instrument and the Note bly grants and conveys to liguinee, in trust, with power of sale, the following that at a sale of the security of this security of this security of the following that at a sale of the security of the sale o
epayment he payme nstrument For this p leseribed THE EAS OFFICIA Start of a	of it and the control of the control	he debt evidence of all other su d (c) the performance ose, Borrower exty located in L/2: OF (THE) LATE THERES THE	ed by the ms. with ms. with ms. with ms. with ms. with ms. with ms. west and ms. with ms. wit	E Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note bly grants and conveys to faunce, in trust, with power of sale, the following AIR and conveys to faunce, in trust, with power of sale, the following AIR and the Note of Sale, the following a substant of the County Oregon: (2:OF LOT D) BLOCK 2 (DORER) MEADOWS, ACCORDING TO THE TIES IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH OF THE INTEREST AND SALE AND
epayment he payme nstrument For this p leseribed THE EAS OFFICIA Start of a	of it and the control of the control	he debt evidence of all other su d (c) the performance ose, Borrower exty located in L/2: OF (THE) LATE THERES THE	ed by the ms. with ms. with ms. with ms. with ms. with ms. with ms. west and ms. with ms. wit	E Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under paragraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note bly grants and conveys to faunce, in trust, with power of sale, the following AIR and conveys to faunce, in trust, with power of sale, the following AIR and the Note of Sale, the following a substant of the County Oregon: (2:OF LOT D) BLOCK 2 (DORER) MEADOWS, ACCORDING TO THE TIES IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH OF THE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH OF THE INTEREST AND SALE AND
epayment he payme nstrument For this i lescribed THE EAS OFFICIA THE CALLY TO BE THE AS OFFICIA THE AS OFFICIA THE AS OFFICIA TO BE THE AS OFFICIA THE	of it is the control of the control	he debt evidence of all other suddies and the performance of the perfo	ed by the ms. with ms. with mance of the man	Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under participal 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note bly grants and conveys to Tratice, in trust, with power of sale, the following this act of the security of this Security Instrument and the Note bly grants and conveys to Tratice, in trust, with power of sale, the following this act of the security of the security of the following of the security
epayment he payme nstrument For this i lescribed THE EAS OFFICIA CONNTY 1000 (a) 1014 (a)	of it is the control of the control	he debt evidence of all other suddies and the performance of the perfo	ed by the ms. with ms. with mance of the man	Note, with interest, and all renewals, extensions and modifications of the Note; (b) interest, advanced under partigraph 7 to protect the security of this Security Borrower's covenants and agreements under this Security Instrument and the Note, bly grants and coveys to Traisiee, in trust, with power of sale, the following ATA and according to the security of this Security Organics and coveys to Traisiee, in trust, with power of sale, the following actions and the security of the security Organics and coveys to Traisiee, in trust, with power of sale, the following ATA and actions the security of the security Organics and the security Organics and the security Organics and the security of the security Organics of the security of the s

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

Borrowing Covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demends, subject to any encumbrances of record.

This Seturity 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:

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 Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay yearly taxes and assessments which may attain priority over this Security Institutent as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

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 entiry (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. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow, account, or verifying the Escrow Items. Lender may nequire 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 permits. Unless are 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 and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sams 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 Instrutient, Lender shall promptly refund to Borrower any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. App

receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a)

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (b) contests in 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 for h above within 10 days of the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards,

THE TOTAL SECTION OF THE PROPERTY OF THE PROPE

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 withhild. If Borrower falls to maintain coverage described above, Lender may, at Lender's option, obtain overage to protect Lender's rights in the Property in accordance with paragraph

All traurince policies and renewals shall be acceptable to Leader and shall include a standard mortgage clause. Lender shall have the right to held 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 indepromptly 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 exponentially leasible and Lender's security is not lessened. If the restoration or repair is not economically feasible of 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 abundons 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.

when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting

from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Bonower 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 extenuaring 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 of 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 Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property of other material impairment of the lien created by this Security Instrument of Leider'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 Lemler (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 occurancy 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 of Borrower acquires feet 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 fails 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

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 bankrupicy; probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property: Lender's actions may include paying any tums 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.

requesting payment.

8. Mortguige Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Institution, Borrower shall pay the premiums required to instituting 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 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 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-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.

Form 3038, 3000 [page 3.016]

BANKERS SYSTEMS, INC., 67, CLOUD, MN 66502 (1.800-197-2941) FORM MD 1107 2714/91

Form 3038 9/90 (page 3 of 6)

2. I impection. Lender in its agent may make reasonable corries upon and inspections of the Property. Lender shall give Portover is not at the time of of prior to an inspection specifying massonable cause for the inspection.

10. Confermation. The proceeds of any award of claim for damages, direct or consequential, in connection with any condemnation of other taking of any part of the Property of for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Institument, whether or not then dut, with any excess paid to Borrover, in the event of a partial taking of the Property institution, which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property in which the fair market value of the Property immediately before the taking, miless Borrower and Linder 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 die.

If the Property is shandoned by Borrower, or it, after notice by Lender to Borrower that the condemnor offers to

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 fails to respond to Lender within 30 days after the date the notice is given. Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property 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 I and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successors 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; (b) is not personally obligated to pay the sums secured by this Security Instrument; and ic) agrees that Lender and any other Borrower may agree to extend

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 consentation and gate them should all the properties of the which sets maximum to an including Charges. If the loan secured by this Security instrument is subject to a law which sets maximum to an including Charges. If the loan secured by this Security instrument is subject to a law which sets maximum to an including the content of the collected in the collected of the collected in the collected of 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

under the Note or by making a direct payment to Borrower. It a retund 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 Forrower 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 Borrower or Lender when given as provided in this paragraph.

15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the

in this paragraph.

15. Governing Law: Severability. This Security instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

which can be given effect without the conflicting provision. 10 lins end the provisions of this Security Instrument.

16. Borrawer'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 Burrower. If all or any part of the Property or any interest in it is fold 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 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 Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 10 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured.

18. **The Company of the Company

BANKERS SYSTEMS, IN: .. ST. CLOUD, MN 58302 (1-800-197-2341) FORM MD-1-OR 2/14/91

by this Security instrument. If Barrover alls to pay these status prior of the explication of this period, Lender may invoke any reflicitles berighted by this Security Instrument without flittles notice or demand on Barrower.

18. Barrover's Right to Refusels. If Barrover must 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 reinstancement) tefore safe of the Property pursuant to any power of safe contained in this Security Instrument, or (b) entry of a judgment entorcing time 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 coverants or agreement. (c) pays all expenses incurred in enforcing this Security instrument, including, but not imited to, reasonable attorneys fees; and (d) takes such action as Lender may reasonably requires to assure that the lier of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument, Lender's right to 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.

However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Salle oil Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If 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 Linan Servicer and the address to which payments should be made.

The notice will also contain any other information required by applicable faw.

20. Hazardous Substances. Elorrower 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

invironmental Law of which Borrower has actual knowledge. If Borrower learns, or is nothed 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 perfoleum 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-Lineorm Covenants, Borrower and Lender further covenant and agree as follows:

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 21. Acceleration; Remedies. Lender shall give notice to bondower prior to acceleration tollowing bottower is 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 failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this

paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or 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 notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder 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 announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase

perty at any sale.

Trustee shall deliver to 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 truth of the statements made therein. Trustee shall ipply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

Form 3036 9/90 (page 5 of 6)
(3 10 to scrip 01/0 07:55 //10 t

BANKERS SYSTEMI, INC., ST. CLOUD, MN 56102 (1:200-187-2341) FORM MD-1-0R 2/14/51

	a ragic - make end	
22. Recimveyance. Upon payme	of all sums recurred by this	Security Instrument, Lender shall request Trustee to
reconvey the Property and shall surreut	let this Security matroment a	ing all notes evidencing debt secured by this Security
Instrument to Trustee. Trustee shall rec	onvey the Property without a	ivarianty and without charge to the person of persons
legally cutilled to it. Such person or per	ons shall pay any recordation	i (COSUL) de la cominación de la comin
23. Substitute Trustee, Linde	may from time to time rec	thove Trustee and appoint a successor trustee to any
Trustee appointed hereunder. Without c	inveyance of the Property, the	is successor trustee shall succeed to all the title, power
and duties configred upon Trustee hereil	and by applicable law,	there's and said sained from Carly Leanns, it were a syste
24. Attorneys' Fees. As used	in this Security Instrument a	and in the Note, "altorneys' fees" shall include any
attorneys' fees ilwarded by an appellate	court.	
25. Riders to this Security Ins	trument. If one or more ric	ders are executed by Borrower and recorded together
with this Security Instrument, the cover	ants and agreements of each	such rider shall be incorporated into and shall amend
and supplement the covenants and agree	ements of this Security Insti	nument as if the rider(s) were a part of this Security
Instrument. [Check applicable box(es)]	iversu relatu ovilstelesia. To a	Mari De 1998 - The Grand State of the State
K Adirstable Rate Rider	🔐 :: 🗓 Condominium F	Filder fenivered men I to 2.1-4 Family Rider
The Complement Downson Didge	Diamed Linit I's	weignment Rider
and hardeles of arrend hid line.	Sold so The animal and	middles 1 1210 T Second Llome Differ
nan makabagasa sa sutili di Jali	Enreilled to a sald of the N	the control of the control of the control of the control of
U Ulner(s) [specify]	anne in sienviance with our	Service: Horoviet kul be siyen whiten inners of theil
By Signing Below, Bottower ac	cepts and agrees to the terms	ent Rider Second Home Rider
and in any rider(s) executed by Borrowe	r and recorded with it.	shipping the property of the control of the contro
The sandle of the state of the difference of	cance or period the presence	20. Harnetines Substances. Rangeer shell figur
mene else in dec davidlar interling	s wells for of that that and	(Seal) V. RIVERS -Borrower
descripted of door norther scale	Jines over godkoning it ///	(Seal) at
premouser list as his accost alterem	รายน แสป รอบและก ็ให้สารใช้เ รื่	STORESTON OF THE PROPERTY OF T
그는 그는 그를 느끼는 그를 느느를 들는 그 그는 그는 그를 느 등 하는 사람들이 되었다. 사람	[^ 1] [^ 1] [[[1]] [[1] [1	就是我们的 第二元的复数形式 的复数人的现在分词 医多性性结合 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
dennit in suit se delle le des le les les les les les les les les le	er of any livestination, claim	Born wer small appropriate bender whitest will
Land adv Hazardous department of	valogord out half-Social Sect	urity Number 543-88-2078
and the transfer of the control of t	are 、 20 mm ber 2 (1) "Yah 12 22 William \$ 4、 \$ 4 (1) Ya 14 \$ 14 \$ 1	种种 医动物 的医心理精整的有效,这是强行在心态层的特殊的一种自己的心态的,但是一个人们的一个人类的心态的的,但是不是有一个
in principal and analysis speniedul	delign of its Hazandons	the halfold income and restrict attended
SING-PARTEEN FOR SUIT	sometricops of a mydel T	EG RIVERS Borrower
OFFICIAL SEAL	sh espaintedual e di inicipi	THE CONTROL (Sea)
NOTACY BIRLIC OSEGON	as a state of the search of the search as	1 3 is the first of the second controller of
MY COMMISSION EXPIRES JAN. 20, 2002	To avoid but the Social Sec.	airity Number 2000-543-86-1170
The second secon	曜 トガルカル いじゅうこうか エイカルド - 4. 27/11な2 を	energi i induntati kultura kalendari kalendari industri da kalendari da kalendari da kalendari da kalendari da
	es Below This line For A	contection and the second seco
acception to investigate property.	62 - 19 <u>13</u> 14 11 11 11 12 12 16 16 16 16 16 16 16 16 16 16 16 16 16	ing denteration sediemoù inoderebane al
hairfefair a maer phragraph 17	ground four mult incommissing	and the second of the constitution of the contract of the cont
	(3) \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	经有限的收益基础基本设备,有"经济""第一日,在这种经历的,在我们的有一个大多,可以不会从上,他会们,这种是一个成功,在这里,不可以是这个人,也只是这种的情况,他们的一个年代的第一
COUNTY OF DESCRUTES	rioli of premisi palitin and a	icleade (e) a dute, un les tean 30 duys from the limi
This instrument was acknowleds	ed before me on	(date) by
KELLY V. PRIVERS AND MICHEL	de G. Rivers	[name(s) of person(s)].
is not deposit on the below the date	ZEERIED WAS A SHIR THE HOL	d him Rusion at the control that the (date) by the many many many many many many many many
(Scalif anytheries with the for the first	r trought along more sure.	
in any companies of the companies of the contract of the contr		
My commission expires: 1-20 0 2		
	o anne appli appliante o	yet verte softe (2) to reter it some oil se control of the control
ner in armer names in the same and	rie za 1941 - 2011 de la companya d	ile resident in has decre in the or he is a second
A 10 the sole and soles called such	CONTROL SERVICE DE SER	ru arrangal gu nan danan in indu ne in isabiga arranga. I VEYANCE ION da ganda dan ni bahagula sa sa satu
Source of the lattice and the state of	REQUEST FOR RECOR	prival othing of the director and other in the in
TO TRUSTEBLES OF STREET	oner mares er mare mosteramen. Formande our bounden si en estal.	of the franchistic and the first of the firs
The undersigned is the holder of	f the note or notes secured by	y this Deed of Trust. Said note or notes, together with
all other indebjedness secured by this L	eed of Trust, have been paid	in full. You are hereby directed to cancel said note or
notes and this Deed of Trust which ar	e delivered hereby, and to re	econvey, without warranty, all the estate now held by:
you under this Deed of Trust to the per	on or persons leadly entitled	d thereto.
you under this Deed of Frast to the per-	d and habitagen bank had	ing a ship of the time of the spiral factors of
ter the transmission of the control	a very performer provided of	returns expressed of regimed. The residue in the Elec-
THE RESIDENCE THE PARTY OF THE	received year received in the first Control of	the much conduction is curies alight the physical
Dalei	grande my de la parte de la como	psajovičnika samena i na tomonik nagi na mondinana i no o
をおきままれた。 34年 7 次が 学校 (私) (4年 7年 日報) - 1 日本 (日本 11年 11年 11年 11年 11年 11年 11年 11年 11年 11	ting failthing with and	deringent, and (c) no excess to the needed of perturn
A to a superpose spot a real		5 - 0000 000 ALL CLAC
CANKERS SYSTEMS, DIC., ST. CLOUD, MN 56301 (1-80		
	0.397-2341) FORM ND-1-OR 2/14/91	Form 3038 9/90 (page 6 of 6)
	0.337-3341) FORM NULTION 2/14/31	Form 3036 1950 (page 6 01 6)

ADJUSTABLE RATE RIDER THIS ADJUSTABLE RATERIDER is made this 30TH day ofJANARY. 1998..... and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Adjustable Rate Note (the "Note") to COMUNITY FIRST.... (the "Lender") of the same date and covering the property described in the Security Instrument and located at:

W. LINIA DRIVE, GILGRIST, OR 97737

[Property Address] Property Address!

NOTICE: THE SECURITY INSTRUMENT SECURES A NOTE WHICH CONTAINS A PROVISION ALLOWING FOR CHANGES IN THE INTEREST RATE WILL RESULT IN HIGHER PAYMENTS. DECREASES IN THE INTEREST RATE WILL RESULT IN LOWER PAYMENTS. ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows: A. INTEREST RATE AND SCHEDULED PAYMENT CHANGES The Note provides for an initial interest rate of10.759%. The Note provides for changes in the interest rate and the payments, as follows: 3. PAYNIENTS A COUNTY OF the Secretary less thanking a landage group of the secretary of the Secretary Instrument to monthly payments" are changed to "scheduled". All references, in the Secretary Instrument to "monthly payments" are changed to "scheduled". payments." I will pay principal and interest by making payments when scheduled: (mark one): ON THE STHE NAY OF EACH MONTH BEGINNING ON FEBRUARY 25, 1998 My tew more a rate will become effective provide Change Blace (1960) psy transmining on the control of an extension should be provided the change of the control of the con of) Mexically but he charges This trained the period greater that the fall 2000 Sources that the results of the second sec M marks the full make of this court is discussifications by many many many (f)) Ipanies or Interest time Changes will be new solution of the payments, described above of will pay as "balloon payment" of The Note Holder will deliver or mail to me notice prior to maturity that the balloon payment is due. This notice will state the balloon payment amount and the date that it is due. (B) Muturity Date and Place of Payments are real on was full action modifies affi I will make these payments as scheduled until I have paid all of the principal and interest and any other charges described in the Note, to guilling to the meaning My solic duled payments will be applied to interest before principal. If, on JANUARY, 25., 2003. I still owe amounts under the Note, I will pay those amounts in full on that date, which is called the "maturity date."

1 will hake my scheduled payments at P.Q., BOX 3900 / 51366 S., HWX 97., LAPINE. OR. 97739 second and the Note Holder. (C) Amount of My Initial Scheduled Payments Each of my initial scheduled payments will be in the amount of U.S. \$ 209,00...... This almount may charge a leavable the later life and adjusting a few more a page or present MULTISTATE ADJUSTABLE RATE RIDER

SANARA DICTAR ADJUSTABLE RATE RIDER

SANARA DICTAR (S.C.) (1.00) MR (1-80) 387-3341) Form ARLE 28/95

LIG DICTAR (S.C.) (1.00) ALLES (S.C.) (S. and one sery destablished to the first state of the William William the analyse and the control of the first state of the first Mille increase is a long old conference of the Sections कामी चार कर के ती वीटी है The process rate being his may spent to the cost list of recolore consultation and and are as the continue to the process process of the continue to th (v) apsalie paul Chanks and used to the presentable state some states represent the passed in a new and in the last sea traction of any the Neal Helds and allocations are recognised in the challed payment and explained with \$6 km² for the challed payment and explained with \$6 km² for the challed payment and explained with \$6 km² for the challed payment and explained with \$6 km² for the challed payment and explained with \$6 km² for the challed payment and properties. (a) Special Property Clanges

	Scheduled Payment Changes
Ch	nges in my scheduled payment will reflect changes in the unpaid principal of my loan and in
the ir	erest rate that I must pay. The Note Holder will determine my new interest rate and the
	d amount of my scheduled payment in accordance with Section 4 of the Note.
	EREST RATE AND SCHEDULED PAYMENT CHANGES
	Change Dates
Ea	n date on which my interest rate could change is called a "Change Date." (Mark one)
	he interest rate I will pay may change on the first day of
. 1145	nd on that day every
XX	he interest rate I will pay may change ON THE 25TH DAY OF JANUARY. 2001.
	nd on every .251H.DAY.OF.FACH .24TH. MONTHthereafter.
(B)	The Index
Be	inning with the first Change Date, my interest rate will be based on an Index. The "Index" is:
	[20] [20] [20] [20] [20] [20] [20] [20]
Th	most recent Index figure available as of the date 1 45 days XX THE FIRST DAY OF
THE	REVIOUS MONTH confirmation and the first the second
	each Change Date is called the "Current Index."
If	the Index is no longer available, the Note Holder will choose a new index which is based
Nabel Control	omparable information. The Note Holder will give me notice of this choice.
apon.	Calculation of Changes peoples 1,03 mests
Re	ore each Change Date, the Note Holder will calculate my new interest rate by ADDING
FTVF.	AND 500/1000
7.77.57	AND 500/1000 percentage points percentage points. 5.500 %) to the Current Index. The result of this calculation:
(· · · ·	initial net be sounded of
	vill not be rounded off your way by these unrested to the on the contract that
-64	vill be rounded off by the Note Holder to the neuron
느님	vill be rounded off by the Note Holder up to the nearest
النا	vill be rounded off by the Note Holder down to the nearest
Sm	ect to the limitations stated in Section 4(D) below, this amount will be my new interest rate
num	e next change date: and the date that it is do.
	Note Holder, will then determine the amount of the scheduled payment that would be
	ent to repay the unpaid principal that I am expected to owe at the Change Date in full on the
matur	
	y date at my new interest rate in substantially equal payments. The result of this calculation
will b	the new amount of my scheduled payment.
will b	the new amount of my scheduled payment. Limits on Interest Rate Changes
will b	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than
wili b (D)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period.
will b (D) □1	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) □1	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) My new s	the new amount of my scheduled payment. Limits on Interest Rate Changes Ty interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. It interest rate will never be greater than
will b (D) (E) (E) My new s the an	the new amount of my scheduled payment. Limits on Interest Rate Changes Ty interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. Ty interest rate will never be greater than
will b (D) (D) (E) (E) My new s the an	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) My new s the an (F)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) My new s the an (F) At	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) My new s the an (F) At the N amoun	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the N amoun	the new amount of my scheduled payment. Limits on Interest Rate Changes It interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. It interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the Nu amoun me an	the new amount of my scheduled payment. Limits on Interest Rate Changes Ity interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. Ity interest rate will never be greater than
will b (D) (E) My new s the an (F) At h A moon me an regard B, FE	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) My new s the an (F) At the N amoun me an regard B. FL	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an At the N amoun me an regam B. FI	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) My new s the an (At the N amoun me an regam B. FI	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an (At the N amoun me an regam B. FI	the new amount of my scheduled payment. Limits on Interest Rate Changes Ity interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. Ity interest rate will never be greater than
will b (D) (E) My new s the an (F) (F) Announ me an regam B. FI	the new amount of my scheduled payment. Limits on Interest Rate Changes Ity interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. Ity interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the N amoun me an regain ne an regain (E) (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the N amoun me an regain ne an regain (E) (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the N amoun me an regain ne an regain (E) (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. It is not been paying for the preceding period. It is not been paying for the preceding period. It is not been paying for the preceding period. It is not been paying for the preceding period. It is not been paying for the preceding period. It is not period of Changes in the period of Changes new interest rate will become effective on each Change Date. I will pay the amount of my heduled payment beginning on the first scheduled payment date after the Change Date until bount of my scheduled payment changes again. Notice of Changes assi 25 days, but no hore than 120 days, before the effective date of any payment change, the Holder will deliver or mail to me a notice of any changes in my interest rate and the of my scheduled payment. The notice will include information required by law to be given also the title and telephone number of a person who will answer any question I may have me the notice. NDS FOR TAXES AND INSURANCE [Mark one] in a person who will answer any question I may have me the notice. Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to read as follows: Iniform Covenant 2 of the Security Instrument is amended to
will b (D) (E) (E) My new s the an (F) At the N amoun me an regain ne an regain (E) (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the N amoun me an regain ne an regain (E) (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. It is not
will b (D) (E) (E) My new s the an (F) At the N amoun me an regain ne an regain (E) (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. It is not
will b (D) (E) (E) My news sthe an (F) At the N amount regainmen B. FI	the new amount of my scheduled payment. Limits on Interest Rate Changes by interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (E) (E) My new s the an (F) At the N amoun me an regam B. FL	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) (E) (P) (P) (P) (P) (P) (P) (P) (P) (P) (P	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) My new as the N amount an regard B. FU statistics (E)	the new amount of my scheduled payment. Limits on Interest Rate Changes y interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) My new s the N amount me an regard B. E22	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D) (D) (E) (E) My new s the N amount regart B. FE At the N amount regart At the N amount regart At the N amount regart At the N amount and	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than 15.000% or less than 5.500%. Effective Date of Changes new interest rate will become effective on each Change Date. I will pay the amount of my heduled payment beginning on the first scheduled payment date after the Change Date until bount of my scheduled payment changes again. Notice of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% or less than 5.500
will b (D)	the new amount of my scheduled payment. Limits on Interest Rate Changes y interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than
will b (D)	the new amount of my scheduled payment. Limits on Interest Rate Changes ly interest rate will never be increased or decreased on any single change date by more than percentage points from the rate of interest I have been paying for the preceding period. ly interest rate will never be greater than 15.000% or less than 5.500%. Effective Date of Changes new interest rate will become effective on each Change Date. I will pay the amount of my heduled payment beginning on the first scheduled payment date after the Change Date until bount of my scheduled payment changes again. Notice of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% offective Date of Changes 15.500% or less than 5.500% or less than 5.500

2. SCHEWULED PAYMENTS FOR TAXES AND INSURANCE

2. SCHET ULED PAYMENTS FOR TAXES AND INSURANCE

(A) Borrower's Obligations

I will pay to Lender all amounts necessary to pay for takes, assessments, leasehold payments or ground relits (if any), and hazard insurance on the Property and mortgage insurance (if any). I will pay those amounts to Lender unless Lender tells me, in writing, that I do not have to do so, or unless the law requires otherwise. I will make those payments on the same day that my scheduled payments of principal and interest are due under the Note.

Each of my payments under this Paragraph 2 will be the sum of the following:

(i) The estimated yearly taxes and assessments on the Property which under the law may be superior to this Security Instrument, divided by the number of scheduled payments in a year; plus

(ii) The estimated yearly leasehold payments or ground rents on the Property, if any, divided by the number of scheduled payments in a year; plus

(iii) The estimated yearly premium for hazard insurance covering the Property, divided by the number of scheduled payments in a year; plus

(iv) The estimated yearly premium for mortgage insurance (if any), divided by the number of

(iv) The estimated yearly premium for mortgage insurance (if any), divided by the number of

(iv) The estimated yearly premium for mortgage insurance (if any), divided by the number of scheduled payments in a year.

Lender will estimate from time to time my yearly taxes, assessments, leasehold payments or ground ronts and insurance premiums, which will be called the "escrow items." Lender will use existing assessments and bills and reasonable estimates of future assessments and bills. The amounts that I pay to Lender for escrow items under this Paragraph 2 will be called the "Funds."

(B) Lender's Obligations

Lender will keep the Funds in a savings or banking institution which has its deposits or accounts insured or guaranteed by a federal or state agency. If Lender is such an institution, Lender may hold the Funds. Except as described in this Paragraph 2, Lender will use the Funds to pay the escrow items. Lender will give to me, without charge, an annual accounting of the Funds. That accounting must show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge me for holding or keeping the Funds, for using the Funds to pay escrow items, for analyzing my payments of Funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge me for these services if Lender pays me interest on the Funds and if the law permits Lender to make such a charge. Lender will not be required to pay me any interest or earnings on the Funds unless either (i) Lender and I agree in writing, at the time I sign this Security Instrument, that Lender will pay interest on the Funds; or (ii) the law requires Lender to pay interest on the Funds

Lender to pay interest on the Funds.
(C) Adjustments to the Funds

If Lender's estimates are too high or if taxes and insurance rates go down, the amounts that I pay under this Paragraph 2 will be too large. If this happens at a time when I am keeping all of my promises and agreements made in this Security Instrument, I will have the right to have the excess amount either promptly repaid to me as a direct refund or credited to my future scheduled payments of Funds. There will be excess amounts if, at any time, the sum of (i) the amount of Funds which Lender is holding or keeping, plus (ii) the amount of the scheduled payments of Funds which I still must pay between that time and the due dates of escrow items is greater than the amount processary to pay the escrow items when they are due. the amount necessary to pay the escrow items when they are due.

the amount necessary to pay the escrow items when they are due.

If, when payments of escrow items are due, Lender has not received enough Funds to make those payments, I will pay to Lender whatever additional amount is necessary to pay the escrow items in full. I must pay that additional amount in one or more payments as Lender may require.

When I have paid all of the sums secured, Lender will promptly refund to me any Funds that are then being held by Lender. If, as a result of the exercise by Lender of any of its rights under this Security Instrument, either Lender acquires the Property or the Property is sold, then immediately before the acquisition or sale. Lender will use any Funds which Lender is holding at the time to reduce the sums secured. the time to reduce the sums secured.

		717 T)	w accorate and	d agrees to	the terms a	and covenants	contained in
BY SI	GNING BELO	W, BOTTOWE	T accepte an			보겠다. 하나 하는	
this Adiu	stable Rate Rid	er.	(4) 计时间图案	\$6.00 (1000)			
````````		110	1/ / /	10			(Seal)
		y	in Ving				(Seat)
		ver V	HOTOR RTV	KK5	7. 0		-DOMINACI
		1		1 . 7/			(Seal)
医右腔结膜	a 全部的 為用別為情報	x 7///	MULK E	au/~	arau		Borrowe
		RITE COLT	e gay riv	FRS			
		HITCHES		ROTH BUILDING	<b>医艾勒斯尼约斯</b>	않아 나는 나는 사람이 있다.	

is, Inc., St. Cloud, JAN (1:800-197-2341) Form ARLR 2/6/95

STATE OF OREGION	4: COUNTY OF KLAMATH:	. <b>SS</b> .		a_a da
Filed for record at rec	quest of	Amerititle	the	
of <u>February</u>	A.D., 19 <u>98</u> at of <u>Mor</u>	tgages	on Page3481	. Clade
			Bernetha G. Letsch, Count Kattlin Bass	, Cisik
PEE \$50.00				