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Somewer when you was WHEN RECORDED MAIL TO be shall had on rates should make charles from any incoming a state over in the forestell to inco**ficer warnings conf.** as the particle of andre or alked me gare 1:722 OMB CRNI ERIO INTE DAIVE, DEUTECTED 2 OF THE CIPE OF LEVEL PROPERTY PROPERTY OF THE PROPERTY OF THE LAKE ÖSÜRGY, OR S7035 GUJA EDDICOPS JAK DICHSES GUĞÜRÜKENDE BEKERÇIR LERGER ARASIN ARASIN DE SER ÖZE mentanesia: 50 MIA (33) 3 MA (81-596309-5 19390) 31 MMC 144303 Box 1000 33 MA 15 SAN 15 SAN 15 SAN 15 SAN 15 SAN 15 SAN 15 PS Loan Number: 1021-59620951 Tenter verse and include the For Richard Despite halps to the resonance of each and the Upon sayingle mitali vi all sinas sendad sylubilith Obchill Labra stadiparamely reducts Bostovice say renals had better on productions questioned THE THIS DEID OF TRUST ("Security Instrument") is made on the first the presentably to 2; 12998 the control of the first of the presentably to 2; 12998 the control of the first of the fir i d**in Cinere i** el compositor e manifera prima independa de la prima de la prima de la prima de la compositor de la composit tor to supported the result of the manufacture of applications are all the expensive forms. n de forma for la Legula decent die nacemie permise to de arbi programment one construction escoloris es escoloris iyedda ac engong licang yn eg hine etgligg pê bije geerd i joenroidig the Finals, thowing electrical teach to the limits and the function by Aphill tack duty to the found was never. The Finals of versing, bowever, that onerest statt ist raid of the Funds. Lander stall groking kortoner, without abored, sic amust accommiss of to be found, Lenden scale and experient to bey Berrower any increase or coupling on the Curate decreases and Coules and Educates an onnerson with this fame, upless applicativism, provides our fights. Leness in Agreement is made or applicable few topot**a.Bomosec.**D. The trustee is "FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON" ("Trustee"). The beneficiary is FIRET HORIGADE CORP. ... A SCHIE CAROLINA CORPORATION DOLLER (EDGG) TO BUSE STOLE THE HORIZON Leader arry not ching difference: in thicking each applying the figure and all placed by the exercise account of sentilities are exercise. which is organized and existing under the laws of SOUTH CAROLISM. The state of the law of South Carolisms is 1333 MAIN STREET, SULTE 1700 COLUMBIA, 1860 Z9201 N. H. 1556 (18 Shill) Secretaring N. S. 1556 (12 1919) ("Lender"). Borrower owes Lender the principal sum of THE OUTWO HUNDRED TWENTY THOUSAND AND NOTICE OF THE BUSINESS EXTENT OF COURSE AND ACCORDED AND Dollars (U.S. 5 00 220, 000 100 100 10 standard on the This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 1917 11005 1100 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note. with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Institution; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Notth. For this purpose, Borrower livevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in this was been accounted to the country. Oregon: reservante all contrata provide et 1835 é a l'haminer es a fra chi de etable et l'estre le relial de la contrate de Temper du me**pak(izi**)'y bakuruis nie ene nineu die 18**36**-and dar 2021 's hogy je dryf a sono (1916) (1) oc. (1) dear k sores nie THE NI/2 NEI/4 SWI/4 ADD COLUMN OF THE OF ERCTION 15. TOWNSHIP 23 SOUTH; RANGE 10 BAST OF THE WILLIAMSTIB PERIDIAN, RIAMATH COUNTY, If lorseon to Principal and Interest, Propagation in Last Last Library the Free Contract the Free Contract Cont UNI MANAGE A FIX ANTIS. Bommat and Latter revellment and represent the ... 12 00 00 188 61/2 NR1/4 CW1/4 JUD THE COLUMN TO THE CO LH CTOMHUR (D. 23 SOUTH) - RINGE - LL BLEET (NE COME WILL LANGE HER MERCHETTE, WILLY COM Centrally the **company, positions** to have all thines and denoted spaining in half and minimum or a resort. convey the Progest and that the Angula, designaturationed, apply the encludings of graphs. Decrease was any self sittlesses which has the altirety of the 149500 Real Proad Service the contract of the co all of the face out, specience in a the Secularing in the Property. recorded the property of the colored of the colored states ("Pariety Address"); a stay sha pe colored by this second states from the 1**90-** i i i **74: Coda)** an ian canacadair abacar politarity coorsy ha politachada and an community antime aparasy and vain adescea #-11254665554A OREGON - Single Family - FAMA/FHLISC UNIFORM INSTRUMENT Force 1036 (9/6) Appended 12/95

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TOGETHER WITH all the improvements now or lumsifies exected the property, and all essements, appurenances, and fixures now or heresher a part of the property. All replacated and additions aball also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property;

AUCUBORROWEII COVENANTS that Betrower is lawfully select of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for excembrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for patienal use and non-uniform covenants with limited variations by jurisdiction to constitute a unifolm 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 of to a written waiver by Lender, Borrower 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 lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premauras; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum and unt a leader for a federally related mortgage loan may require for Borrower's escrow account uniter the federal Real Estate Scaleiners Procedures Act of 1974 as smended 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 masonable estimates of expenditures of future Escrew Items or otherwise in accordance with soplicable law. personal once the period principal single of

The Punds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender it 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 Burrower 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 interestto be paid, Lender shall not be required to pay Rorrower any interest or carnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lemier shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Rorrower in writing, and, in such case Borrower shall pay to Lender the smoore necessary to make up the deficiency. Bonower shall make up the deficiency in no more than twelve monthly

Upon payment in full of all sums secured by this Security Instrument; Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall sequire or sell the Preperty, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs I and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges: Liens. Borrower shall pay all taxes, assusments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and lessehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly fernish to Lender all notices of amounts to be paid under this paragraph. If Borrower roakes these payments directly. Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has privately 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,

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or defends against enforcement of the lien in, legal proceedings which in the Lander's opinion operate to prevent the enforcement of the lien; or (c) legales from the holder of the lien an appreciant satisfactory to Lander subscripting the lien to this Security Instrument. If Lender letermines that any pair of the Property is subject to it lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

5. Hazerd of Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower falls 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. I. All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Leader 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 Insurancent, 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 his offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or nestore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given:

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by 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 same 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 Leuder otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in 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 Lender's good faith determination, precludes forseiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instruction or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or insecurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the Idan 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 leatehold, 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 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 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 whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums recured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable afformacys' fees and entering on the Property to make regains. Although Lender may take action under this paragraph 7. Lender does not have to do so.

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021-596309 Any amounts disbursed by Leader under this paragraph 7 shall become additional dept of Borrower secured by this Security Instrument. Unless Bortower 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 phyable, with interest, upon notice from Lender to Borrower requesting payment.

- 8. Mortgage listurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security. Instrument, Porrower shall pay the premiums required to maintain the mortgage unsurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or sesses 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 florrower 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-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. Exprower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.
- 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Horrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.
- 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other tiking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall रहाम देवनमूद्ध प्रस्तीम् विश्वदूधमुद्धान् वर्म स te 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 Instrument. whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property inimediately 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, divared by (b) the fair market value of the Property immediately before the taking. Any talance 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 tilking 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 due facility and a hard subsequent whether or not the sums are then due facilities and a hard subsequent that the sums are then due facilities and a subsequent that the sums are then due facilities and the sum of the sum

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 dues the transposition of the property in the

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. Borrover Not Released: Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Horrower or Borrower's successons 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. Successory and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument (hall 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 sums secured by this Security. Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.
- 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

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permitted limit; and (b) any sums already collected from Borrower which encoused permitted limits will be refunded to Borrower. Lender may choose to make this refund by rediking the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces projectical, the reduction will be treated as a plantal prepayment why prepayment charge under the Note. per all sul 14. Notices. Any notice to Portived provided for it this Security than time at all the 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 Forniwer 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 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. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all 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 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. Borrower's Right to Relustate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for neinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may masonably 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 Borrover, 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 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 Nose, 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 information required

by applicable law.

20. Harardous Substances. Fortiwer 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 linvironmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to

maintenance of the Property.

Borrower, shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other requediation 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 his paragraph 20. "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, ligroscine, other flammable or toxic petroleum products, toxic pesticides

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and ferricides, volatie solvents, materials constituing aspessus di formalde vec, and radioscrive 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

EVALUATION NON-UNITEDRA COVENANTS, Borrower and Lender, further speciant and agree as follows:

21. Acceleration: Remedies. Lander shall give nested to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument that 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 Bocrower, by which the default must be cured; and (d) that fallure to cure the default on or before the dute specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date spaisfied 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, Trustice, 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 the Property 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 facte evidence of the truth of the statements made therein. Trustee shall apply 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 aftorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess

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

24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be accorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

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Dec #8105 (10-15-96) F81056L

Loan Number: 81-596309-5

You are responsible for the cost of any insurance purchased by us. The cost of this insurance may be added to your contract or loan balance. If the cost is added to your contract or loan balance, the interest rate on the underlying contract or loan will apply to this added amount. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide

The coverage we purchase may be considerably more expensive than insurance you can obtain on your own and may not proof of coverage. satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

BY SIGNING BELOW, Borrower accepts and agreen to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:			
Sunda	J. Cano	(Seal)	(Scal) -Borrower
SUNDAY J.		-Ekorower	
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	CFFIGIAL STAL CONNET LISSEY NOTARY PUBLIC-JREGON COMMISSION NO. ASTITIZA NIMISSION EXPIRIES MAY 14, 2001	Notacy Public for	Oregon 5

Loan Number: 81-596309-5 BALLOON RIDER 021-5963095 (CONDITIONAL RIGHT TO REFINANCE)

THIS BALLOON RIDER is made this 2ND day of FEBRUARY, 1998, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure the Borrower's Note to FLEET MORTGAGE CORP. A SOUTH CAROLINA CORPORATION

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

149600 BEAL ROAD LAPINE, OR 97736

(PROPERTY ADDRESS)

The interest rate stated on the Note is called the "Note Rate." The date of the Note is called the "Note Date." I understand the Lender may transfer the Note, Security Instrument and this Rider. The Lender or anyone who takes the Note, the Security Instrument and this Rider by transfer and who is entitled to receive payments under the Note is called the "Note Holder."

ADDITIONAL COVENANTS. In addition to the covenants and agreements in the Security Instrument, Borrower and Lender further covenant and agree as follows (despite anything to the contrary contained in the Security Instrument or the Note):

1. CONDITIONAL RIGHT TO REFINANCE

At the maturity date of the Note and Security Instrument (the "Note Maturity Date"), I will be able to obtain a new loan ("New Loan") with a New Maturity Date of

MARCH 1, 2028 , ("the New Maturity Date") and with an interest rate equal to the "New Loan Rate" determined in accordance with Section 3 below if all the conditions provided in Section 2 and 5 below are met (the "Conditional Refinance Option"). If those conditions are not met, I understand that the Note Holder is under no obligation to refinance the Note or to modify the Note, reset the Note Rate, or to extend the Note Maturity Date, and that I will have to repay the Note from my own resources or find a lender willing to lend me the money to repay the Note.

2. CONDITIONS TO OPTION

If I want to exercise the Conditional Refinance Option at maturity, certain conditions must be met as of the Note Maturity Date. These conditions are: (1) I must still be the owner and occupant of the property subject to the Security Instrument (the "Property"); (2) I must be current in my monthly payments and cannot have been more than 30 days late on any of the 12 scheduled monthly payments immediately preceding the Note Maturity Date; (3) there are no

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Loan Number: 81-596309-5

liens, defects or encumbrances against the Property or other adverse matters affecting title to the Property (except for taxes and special assessments not yet due and payable) arising after the Security Instrument was recorded; (4) the New Loan Rate cannot be more than 5 percentage points above the Note Rate; and (5) I must make a written request to the Note Holder as provided in Section 5 below.

3. CALCULATING THE NEW LOAN RATE

The New Loan Rate will be a fixed rate of interest equal to the Federal Home Loan Mortgage Corporation's required net yield for 30-year fixed rate mortgages subject to a 60-day mandatory delivery commitment, plus one-half of one percent (0.5%), rounded to the nearest one-eighth of one percent (0.125%) (the "New Loan Rate"). The required net yield shall be the applicable net yield in effect on the date and time of day that the Note Holder receives notice of my election to exercise the Conditional Refinance Option. If this required net yield is not available, the Note Holder will determine the New Loan Rate by using comparable information.

4. CALCULATING THE NEW PAYMENT AMOUNT

Provided the New Loan Rate as calculated in Section 3 above is not greater than 5 percentage points above the Note Rate and all other conditions required in Section 2 above are satisfied, the Note Holder will determine the amount of the monthly payment that will be sufficient to repay in full (a) the unpaid principal, plus (b) accrued but unpaid interest, plus, (c) all other sums I will owe under the Note and Security Instrument on the Note Maturity Date (assuming my monthly payments then are current, as required under Section 2 above), over the term of the New Loan at the New Loan Rate in equal monthly payments. The result of this calculation will be the new amount of my principal and interest payment every month until the New Loan is fully paid.

5. EXERCISING THE CONDITIONAL REFINANCE OPTION

The Note Holder will notify me at least 60 calendar days in advance of the Note Maturity Date and advise me of the principal, accrued but unpaid interest, and all other sums I am expected to owe on the Note Maturity Date. The Note Holder also will advise me that I may exercise the Conditional Refinance Option if the conditions in Section 2 above are met. The Note Holder will provide my payment record information, together with the name, title and address of the person representing the Note Holder that I must notify in order to exercise the Conditional Refinance Option. If I meet the conditions of Section 2 above, I may exercise the Conditional Refinance Option by notifying the Note Holder no earlier than 60 calendar days and no later than 45 calendar days prior to the Note Maturity Date. The Note Holder will calculate the fixed New Loan Rate based upon the Federal Home Loan Mortgage

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MULTISTATIE BALLOOI	n Rider - (Refi) - S	ingle Family - FAL	VC Uniform Instrum	nt FORM 3191 (10/90)
		Page 2 of 3	Doc #3	211 (10-28-96) F32112L

Loan Number: 81-596309-5 021-5963095

Corporation's applicable published required net yield in effect on the date and time of day notification is received by the Note Holder and as calculated in Section 3 above. I will then have 30 calendar days to provide the Note Holder with acceptable proof of my required ownership, occupancy and property lien status. Before the Note Maturity Date the Note Holder will advise me of the new interest rate (the New Loan Rate), new monthly payment amount and a date, time and place at which I must appear to sign any documents required to complete the required refinancing. I understand the Note Holder will charge me a \$250 processing fee and the costs associated with the exercise of the Conditional Refinance Option, including but not limited to the costs of updating the title insurance policy.

By Signing Below, Horrower accepts and agrees to the terms and covenants contained in this Balloon Rider.

Superay ()	Carro (Seial)	(Seai)
SUNDAY J. CANO		
	(Scal)	(Seal)
		
	(S)	(Seal)

MULTIST/ITE BALLOON REDEE - (Reft) - Single Family - FILLNC Uniform Instrument Form 3191 (10/90)

Page 3 of 3 Doc #3212 (10-28-96) F32123L

fha/va #:

Loan Number:

81-596309-5

021-5963095

SECOND HOME RIDER

THIS SECOND HOME RIDER is made on this 2ND day of FEBRUARY, 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," whether there are one or more persons undersigned) to secure Borrower's Note to

PLEET MORTGAGE CORP. , A SOUTH CAROLINA CORPORATION

(the "Lender") of the same date and covering the property described in the Security Instrument (the "Property"), which is located at:

149600 BEAL ROAD LAPINE, OR \$7736

[Property Address]

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Uniform Covenant 6 of the Security Instrument is deleted and is replaced by the following:

6. Occupancy and Use; Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property. 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 judgement 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

MULTISTATE SECOND HOME RIDER-Single Family-FREDDIE MAC UNIFORM INSTRUMENT Form 3890 9/90 Doc# 3137 (10-30-96) F31371L

Loan Number: 81

81-596309-5

021-5963095

causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy and use of the Property as a second home. 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.

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SUNDAY J. CANO				
MULTISTATE SEC Form 1890 9/90	OND HOME RIDER	-Single Family-FREMME! Page 2 of 2	MAC UNIFORM INSTRUMENT Doc# 3138 (10-30-96) F31382	ìL.
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