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saces frens is been deets with the requirements of opplicable law. If the amount of the Funds held by Lender et any time is not cathemet to pay one becow demp when Log, Londer may so notify Borrower in writing, and, in such case Darrower shell pay to Lander THIS DEED OF TRUST ("Security Instrument") is made on "February 18,

SHELBA DYMILLER UNMARRIED OINDIVIDUAL (S) numbed visuoses and yello become some the to be to be seen snall account on and the freedity, i.e.

i sny biophymiatr charbon dun undin the Note; second, to amounts phymble upder parauraph 2; thus, to interest

a Oregon corporation and you of the too to ("Borrower"). The trustee is_ AMERITITLE, ("Trustee"), The beneficiary is the Washington Mutual Bank maist.

1201 Third Avenue Seattle, WA 98101 bleg and a strume to section "("Lender"). Borrower owes Lender the principal sum of Seventy-Three Thousand Five Hundred & 00/100

of their bass of standoo lift collect of sliteters are clearing in their are Dollars (U.S. \$ 73, 500:00 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 1, 2028. This **Security (nestrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and

agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the Klamath County, Oregon: egate a dis Property in accordance with paragraph L.

Alt insurante passites and renewalk khall be appopitable to tander and shall include a standard monginge chuse. LOT 12 IN BLOCK 4 TRACT 1063 THE ADDITION TO VALLEY VIEW ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, OF KLAMATH

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camaned if the restoration of tapad it bearingfuled [Jasible and Landor's security is not become if the restoration of lands is not
consume, the restoration of tapad its would be larged in insulance proceeds shall be accept a time the sums secured by this security. and doned, whether or has dign due, with key george paid to Borbwerf If Borbwerf biggoding the Preperty, or done not answer within 12 days a notice from contential the insulance carrier has offered to settle a claim, than Langar may collect the insurance proceeds. Leader only who the receipts to read at restine the Property of to pay sure succeed by this Sacurity instrument, whether or not then Julie . Inth 30 day paried will begin when the horide is given;

at day hered with beint the folice is professed.

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S. Occipancy Preservation, Raintegence and Protection of the Preperty, Bornower's Load Application; Leadelsolds. Borrower shall because solden or the Frenerry as Botrower's principal residence within sixty days after the execution or this Security Instrument and some continuous to occurs the Copatry as Borrower's principal residence that base one after the date of occupancy, unless Les des cites w.c. aurecs in vaix ig, volich gorsent stipli not be unrousenably withheld; or unless extenuating circumstaness exist which are beyond Scrover's control. Conoversatell not destroy damaga or impair the Property, allow the Property to dounceath, or commit volste on the impaire. Colorade stall be in defauts if any tarietaria action or proceeding, whather civil or enables, is begun that in Lensin'n pour bus odgenest sodichestiff (platem VI the Proporty of athicklist main impairation by the Security Instrument of Coulou's Recurity Interest: Borroven trapycone addit a default and relastele, as provided in poragraph 38, by consider the amounts succeeding to be demokrath anding that in Lender's good faith delapsination, producted to the Corrected in the Fegure, or edge distored implement of the light created by fills Separity Instituted of Lender's security invalids. Concever short ake he in derect it Benevet, dexing the bein spillderion process, yaye malagially taleg of hascounts information of cratements to Lealer for beset to be seen to been coth any manerial information) shoop eaction with the load crossed by the field, including that not moved to reverse that he construyed their words accompany of the Property as a principal residing of this seently instrument is on a lossebold. which has the address of 30200 CAROLINE STREET'S more and it was a sure of a some KLAMATH FALLS.

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TOGETHER WITH all the improvements now, or hereafter a part of the property, and all easements, reports, and fixtures now or hereafter a part of the property, all replacements and additions shall also be covered by this Security instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully selsed 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 demands, subject to any encumbrances nort des esserves et de la cité delle de la cité de la I limited variations by juradiction to constitute a uniform security instrument covering real property. The trade is an analysis of the property of the constitute and the control of the tor inormage institutes and in accordance with any written agreement notwern Conovier and Lender Form 3038 9/90 (page 1 of 4 pages)

OREGON - Single Family - Famile Mae/Freddie Mac UNIFORM INSTRUMENT TO BE RECORDED

TO BE RECORDED

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

1. Payment of principal and linterest; Propayment 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 weiver 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 un 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; 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 amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 er 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. estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items. Lender pays: Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Londer may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be paid on the Funds. Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

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 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. Lender's sole discretion.

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

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

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

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

the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument; Lender may give Borrower a notice identifying the lien: Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of

Borrower a notice identifying the lien: Borrower shall separate the giving of notice.

The giving of notice is a notice identifying the lien: Borrower shall keep the improvements now existing or hereafter erected on the Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property Insurance against loss by fire, hazards included within the term "extended coverage" and any other hazards including floods or flooding, for which Lender requires insurance or 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 option of the Boography of the coverage to protect Lender's option, obtain coverage to protect Lender's option, obtain coverage to protect Lender's option of the coverage to protect L rights in the Property in accordance with paragraph 7.

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. 2000 2371 30 2013 21 31 2173 20 3033211

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the 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

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. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall he 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 Lander's security Interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.
7. Protection of Lender's Rights in the Property. If Borrower 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 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.

Instrument.3 Unless Borrower and Lender tagrees 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.

Instrument. Borrower shall pay the premiums required mortgage insurance as a condition of making the loan secured by this Security Instrument. Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-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 liqu of mortgage insurence, Lose 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-ed. 0018 1000 mortgage insurance and Lender MINOTENI MHORIBU onto although the period of the light of the period that Lender requires a payment of the period that Lender requires a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law-ed. 0018 1000 mortgage insurance and Lender MINOTENI MHORIBU onto although the period that Lender requires in the period that Lender requires are payment as a loss reserve. ONEGOM Single Family - Figure Manifordule Mac UNIFORM INSTRUMENT

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ne to "gro Inspection." Lender or its signifitiary make restanable entries upon and inspections of the Property. Lender shall give Borrower holds of the limit of or prior to an inspection specifying reasonable cause to me limit be an analysis, a manual to one limit to institute in the limit of consequential. In connection with any of condemnation, it is provided and shall be paid to be a consequential. In connection with any condemnation of the restance of t

to lender. In horograph entrol and recording of the Property the proceeds shall be applied to the sums secured by this Security Instrument, whether of not then due, with any excess paid to Borrower. In the event of the reporty in which the fair market value of the Property in mediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument shall be redicted by the taking, unless Borrower and Lender of the sums secured by this Security Instrument shall be redicted by the amount of the sums secured immediately before the taking in the taking the proceed when the taking the applicable law otherwise provides; the processes shall be applied to the sums secured by this Security Instrument whether or not the sums are then due; bewells income are it as secured by this Security Instrument whether or not the sums are then due; bewells income are it as secured by this Security Instrument whether or not the sums are then due;

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages; Borrower falls to respond to 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 1 and 2 or change the amount of such payments.

Here were not Released: Forbeatance By Lender Not a Walver: Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in Interest. Lend it 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 Borrow at'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.

12.1 Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security

Instrument, shall bind, and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower, who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the 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.

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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

this retund by reducing the principal owed under the tote of by making a unest payment to borrower. It a territor reductes principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been been address.

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.

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 boneficial 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 feederal law as of the date of this Security Instrument.

option shall not be exercised by Lender it exercise is pronibled by tederal 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

Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in emorcing this Security Instrument, Including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lander may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to

Instrument and the obligations secured hereby shall remain 'tuly effective as it no acceleration had occurred. Instrument and the obligations secured hereby shall remain truly effective as it no acceleration had occurred. Instrument, 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) 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 attend the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of

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 inotice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions rdence with Environmental Law. = 30MAYAVMOOR 303 TEBUO39
As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by in accordance with Environmental Law.

Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides; volatile solvents, materials containing asbestos or formeldehyde, 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.

environmental protection.

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

21. Acceleration; Remedies: Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that 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 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 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 syldence. evidence.

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int of default and of Lender's election to cause the Property to be sold and a	The state of the s
rower, and ito other persons prescribed management of the state of the	and stade and sinder the terms designated in the notice
TOWAY. EDGE SHI UIG FIUDUITY OF PUDITO BUTTONIA	and all of all or any narral of the Property by
sale in one or more parcels and in any order of rustee determines. I rustee in the connection of the c	of the Pennet interestatory exerts the falling is sound to
morrustee, shall deliver to the purchaser Trustee's deed conveying the Problem Trustee's deed conveying the Problem Trustee's deed shall be prime facte sydence of the sale	operty without any covenant of water Trustee shall apply ruth of the statements made therein. Trustee shall apply
proceeds of the sale in the following of the fall	vees to the nerson or persons legally entitled to it.
22. Reconveyance Upon payment of all sums secured by this country	- date secured by this Security Instrument to Trustee.
ustee shall reconvey the Property Without Wallanty and London Still Still	The state of the s
Wis Such person or persons snan pay any recordation coactivities to state the	and appoint a successor trustee to any Trustee appointed
reunder. Without conveyance of the Property, the successor dustry	The state of the s
; 500 24.0 Attorneys' Fees, 12 As used in this Security, instrument and in this	designed in or invalor and recorded together, with this Security
1001125 by Riders to this Security instruments of the land that he incorrect	ated into and shall amend and supplement the covenants
id agreements of this Security instrument as in the floories was	ing training of andar on the things to
sone isomet year region in section and the Condominum Rider.	1-4 Family Rider
through the control of the control o	and midford that? 21 sough the state of the second and the second
l fact the transfer of the second of this Second he manufact and I	astron line course and any many hard permune managers and
I the chemical ylubose for the best secured by this Secured who was the common and the common three money and agrees to the terms and agrees to the terms as a secure and agrees to the terms.	
and in any rider(s) executed by Borrower and recorded with it spears also	that law is brank or read as that the interest or ober
as their parlament out to allow the creates to the complete to the	The state of the control of the first beautiful the control of the
is the parament of the column of the column rectices and the to	La polarita managemente totali a se hate ser on the restoral at
in this Security lost to the house of the little of the lost of th	14. Nations. Any notice to Berrower provided for topics mult unless approachly law requires the plication that
nder shall de given by tirst class mail to Lendor's edoless all december to have been by notice provided for in this Security Instrument shall be december to have been	office educes Leeder designates by notice to Bolrower. An
	Tu Governing Law Saumeshilly This Salamin
depline ritive statifica work not the Note conflicts with applicable	law, such conflict shall not affect other provisions at the co
nitrium of the real which can be given affect without the conflictin	provision. To this and the provisions of the South of the
conformed copy of the Note and of this Security instrument. in Burrower, "It all or any part of the Property os any interest in it is sold or	
and politower is not a natural herical without Lander's prior writter	consent, lighter may still notice coming temperate form
The programmes of the date of this Society destribution.	Garl Ache liere maget, noi on aidt assistexte teboo. 1
offer lance of acqueration, (the notice shall provide a period of not has than the which Borrower must pay all sums socured by this Security Instrument. It of this period. Lender may divoke only remedies periodited by this Security	Schower lets to pay these kinds held to the explication
and the second s	18. Borrowse's Right to Heinstofe. If Sourcellar m
e were of sale contained in this Security frequency of the law may specify for	WAND CONTRACT TO SECURITY TO SECURE
de torrower, far pays Lander all sums which then would be the under this	MARJORIE A STOREGON NO STOREGO
the world by area and the sum of the world be thought to the world be the wider this executed; (b) pass and the sum of land of the case area of the sum of landed to, each of the case; and the the sum of this Security Instrument, Lander's rights in the CORREST OF CASE of the case of	themas (COMMISSION NO. 04023 1 2 2 2 4 2 2 1 2 2 2 2 2 2 2 2 2 2 2 2
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yant (Inemuch this or 19th day of our February ; 21998 that a to a converse for the convers	
certify instrument. There also may be one or crafts a services, Borrower will be given wideen notice of the change in	arrange missional to a sule of the Note. If there is a change
red set nowledged the foregoing instrument to be kept her Abla	store voluntary act and deed.
anables witness my hand and official seal attixed the day and year	and the says lighter anathrough a visit of the say the say the say the says of the says
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of describe undersigned is the holder of the note or notes secured with all other indebtedness secured by this Deed of Trust, have be said note or notes and this Deed of Trust, which are delivered here typowheld by you under this Deed of Trust, which are delivered here typowheld by you under this Deed of Trust to the person or persons STATE OF OREGON: COUNTY OF KLAMATH: ss.	legally entitled thereto. thethe
with all other indebtedness secured by this beed of Trust, have been noted by the holder of the note of notes secured with all other indebtedness secured by this beed of Trust, have been noted by you under this beed of Trust, which are delivered here which by you under this beed of Trust, which are delivered here where the by you under this beed of Trust, which are delivered here the by you under this beed of Trust, which are delivered here the by you under this beed of Trust, which are delivered here the by you under this beed of Trust, which are delivered here the by you under this beed of Trust, which are delivered here the by you under this beed of Trust, which are delivered here. STATE OF OREGON: COUNTY OF KLAMATH: Ss. Filed for record at request of Amerititle A.D., 19 98 at 11:41s o'close	the 24th the 24th k A.M., and duly recorded in Vol. M98 on Page 5962
or describe undersigned is the holder of the note or notes secured with all other indebtedness secured by this Deed of Trust, have be said note or notes and this Deed of Trust, which are delivered here with held by you under this Deed of Trust, which are delivered here with the person or persons the person of Persons	the 24th A.M., and duly recorded in Vol. M98