WHEN RECORDED MAIL TO SASE DALLES STREET KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION 2332 DALLES STREET KLAMATH FALLS, OR 37601 ACCOUNT NUMBER 330-04-00279 TAX ACCOUNT NUMBER 300-04-00279 TAX ACCOUNT NUMBER MCCOUNT NUMBER	56916		· 전화가 알려져 가로 통해할 것이라요. (홍영요.) - 이렇게 - 홍승한 등 특성의 강화 2019년	
WHEN RECORDED MAIL TO       XLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION 2323 DAMILA STREET KANNET PALLS, OR 97601         ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       030-04-00279         THIS DEED OF TRUST (Security Instrument') is made on AFRIL 32, 1998       .The gra         DARELD F HINDRY JR       WILLIAM L. SIGEMORE         ("Borrower"). The busice is       WILLIAM L. SIGEMORE         ("Trusse"). The	Until a change is requested all tax sta	stements shall be '98 APR 23	P3:30 Vol. M98 Pa	age 13522
WHEN RECORDED MAIL TO SA32 DALLES, STREET: KLAMATH FALLS, OR 97601         ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       DEED OF TRUST         DEED OF TRUST ("Soundy lastument") is made on APRIL 22, 1998       The graph of the second of the se			그는 그는 것을 물러 있는 것은 것을 하는 것 같아요. 것 같아.	
WHEN RECORDED MAIL TO       KLAMATH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION 2333 DARLIA, STREET KLAMATH FALLS, OR 97601.         ACCOUNT NUMBER       030-04-00273         TAX ACCOUNT NUMBER       030-04-00273         TAX ACCOUNT NUMBER       030-04-00273         TAX ACCOUNT NUMBER       030-04-00273         TAX ACCOUNT NUMBER       MCC COLOR TRUST         TAX ACCOUNT NUMBER       MCLANATI FIELD STATES OF AMERICA         TAX ACCOUNT NUMBER       MILLIAM L. SIEEMORE         CTOUSCO, The beneficiary is       KLAMATT FIELD STATES OF AMERICA         ACMOTO BANDANCH, 2232 DARLIA, STREET, KLAMATT FALLS, OR				
WHEN RECORDED MALT OF KLAMARTH FIRST FEDERAL SAVINGS & LOAN ASSOCIATION         2323 DALLIA, STREET, CAMARTH FIRST, CA, 97601         ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       030-04-00279         DEED OF TRUST ("Security Instrument") is made on APRIL 22, 1998       . The grad         DREED OF TRUST ("Security Instrument") is made on APRIL 22, 1998       . The grad         DARELD F HENDRY JR	, stannaget Kars and later op said The Frederic Market	a particul se manifestration and	an de la companya de En la companya de la c	na an Ar an
ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       030-04-00279         TAX ACCOUNT NUMBER       If C. C. Start 5 & S         DEED OF TRUST ("Security Instrument") is made on APRIL 22, 1998       The graph of the start of	WHEN RECORDED MAIL TO F	KLAMATH FIRST FEDERAL SAV	INGS & LOAN ASSOCIATION	ಗುರ್ತ ಕಂಗ್ರೆಯ್ ಬಹಲಾಗ
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ACCOUNT NUMBER  TAX ACCOUNT NUMBER  TAX ACCOUNT NUMBER  TAX ACCOUNT NUMBER  THIS DEED OF TRUST ("Security Instrument") is made on APRIL 22, 1998 THIS DEED OF TRUST ("Security Instrument") is made on APRIL 22, 1998 The graph of the beneficiary is NILLIAM I. SISEMORE  ("Truster"). Borrower second the principal decider (a bene date as this Security Instrument (PAGE"). which provid monthly payments, with he ful debt, if no paid earlier, due and payhole on SEPTEMBER 1, 2028  This Security Instrument and (c) the payment of all debt evidenced by the Now, with interest, and all re- restensions and modifications of the Nore; (b) the payment of all due therest thereas and agreements under this SE Instrument and the Note; (b) the payment of all due therest thereas and agreements under this SE Instrument and the Note; (b) the payment of all due therest thereas, shall be security instrument and the Note; (b) provests thereas stating	· · · · · · · · · · · · · · · · · · ·	ing a start start of the second start of the s	Anne energia (h. 1996). 19 de - Constantin Constantino (h. 1997). 19 de - Constantino (h. 1997).	u en la companya da la companya da El companya da la comp
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MARC       PORMUSE         DEED OF TRUST       This DEED OF TRUST ("Security Instrument") is made on APRIL 22, 1998       The grain the security is the security instrument is made on APRIL 22, 1998         DARELD F HENDRY JR       ("Borrower"). The trustee is WILLIAM L. SISEMORE       The security is KLAMATH FIRST FEDERAL' SAVINGS AND LOAN ASSOCIATION         Which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and address is CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601       , and .         ONE HUNDRED EIGHTEEN TROUSAND, FOUR HUNDRED AND NO/100       Dollars (U.S. \$ 118,400.00       This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTIMBER 1, 2028       This Security Instrument secures to Lender: (a) the repayment of the dobt evidenced by the Note, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, and and greement is under this Security Instrument request to Borrower's covenants and agreements under this Security for this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security of this Security promisery notes stating addit notes are secured noreby. For this purpose, Bor intrex of an evidenced by pro	TAX ACCOUNT NUMBER	,我不能不能不能了你,你们就能找到这个好的做我性情,我会能	(存储) 网络住住的公司 的复数在场后的上午的一日子后	1
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DEED OF TRUST         THIS DEED OF TRUST ("Security Instrument") is made on       APRIL 22, 1958       The gras         DARELD F HENDRY JR       ("Borrower"), The trustee is       WILLIAM L. SISEMORE         ("Trustee"), The beneficiary is       KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION         which is organized and existing under the laws of.       THE UNITED STATES OF AMERICA and address is       address is         CAMPUS BRANCH, 2323 DAILLIA STREET, ILLAMATH FALLS, OR 97601       , and address is       CAMPUS BRANCH, 2323 DAILLIA STREET, ILLAMATH FALLS, OR 97601         ONE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100       Dilars (U.S. S)       118,400.00         This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028       118,400.00         This Security Instrument secures to Lender (a) the repayment of the debt evidenced by the Note, with interest, and all tree extensions and modifications of the Note; (b) the payment of all other sum, with interest, with interest, and all tree extensions and modifications of the Note; (b) the repayment of all other sums, with interest, thereon, made to Borrower by Trustee to Borrower, such and the repayment of any future advances, with interest, thereon, shall be security instrument and the Note; (c) the repayment of all other sums, with interest thereon, shall be security instrument of any future advances, with interest thereon, shall be security instrument of any future advances, with interest thereon, shall be securitis be of Darower, may make Future Advances to	<ul> <li>A state of the second se</li></ul>	Atc 0304	25-2900 and 10 per turkers	1944) - Maria
THIS DEED OF TRUST ("Security Instrument") is made on       APRIL 22, 1998       .The gray         DARELD F HENDRY JR       ("Borrower"). The trustee is       WILLIAM L. SISEMORE         ("Trustee"). The beneficiary is       KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION         which is organized and existing under the laws of.       THE UNITED STATES OF AMERICA and address is       , and address is         CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601       ("Cender"). Borrower owes Lender the principal s         CME HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO(100       Dollars (U.S.)       118,400.00         This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028       118,400.00         This debt is evidenced by Borrower's note dated the same date as this Security Instrument; and all reners the social barrower (a) the rapayment of all other sums, with interest, and all reners the social paragraph below ("Faure Advances").         Jup argaraph below ("Faure Advances").       Jub te rapayment of all other sums, with interest and agreements under this Security of this Security Instrument; and (c) the paragraph to paragraph below ("Faure Advances to Borrower". Such Future Advances, with interest thereon, shall be secure this Dec of Tustee, and evidence do by promisory notes stating that said notes are secure thereon. For this purpose, Bor irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH. County, Oregon:       Street Or	<ul> <li>Constantiate and the second s second second s second second s</li></ul>	DEED OF	TRICT	an a
DARELD F HENDRY JR C'Bornower'). The trustee is WILLIAM L. SISEMORE ('Bornower'). The trustee is WILLIAM L. SISEMORE ('Trustee'). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION which is organized and existing under the laws of. THE UNITED STATES OF AMERICA , and address is CAMPUD BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601 ('Trustee'). Bornower owes Lender the principal s ONE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100 Dollars (U.S. \$ 118,400.00 This debt is evidenced by Bornower's note dated the same date as this Security Instrument ('Note'), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028 This Security Instrument secures to Lender: (a) the repayment of all other sums, with interest, advanced under paragraph 7 to j herstandard and he Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to j Instrument and the Note; and (d) the repayment of all other sums, with interest, advanced or borrower by L pursuant on the paragraph below ('Theure Advances'). FUTURE ADVANCES. Upon request to Bornower. Lender, at Lenders's option prior to full reconveyance of the proper intervocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH . County, Oregon: THE PROPERTY DESCRIBED ON PAGE 5 THE PROPERTY DESCRIBED ON PAGE 5	<ul> <li>Structure and the second contraction of the second contra</li></ul>	n na sanan sa kanan kanan kanan kanan kanan sanan kanan sa kanan sa kanan kanan kanan kanan kanan kanan kanan Sana kanan	n Kan (), kyrkan kapa (a. 1999). 1997 - Alexandra Alexandro, character and an	, 1. State (1993) State (1997) − State (1997)
("Borrower"), The trustee is WILLIAM L. SISEMORE ("Trustee"), The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION ("Trustee"), The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION which is organized and existing under the laws of. THE UNITED STATES OF AMERICA , and	ATTER DEPENDING TROOP	Security Mistrument ) is made on	APRIL 22, 1998	. The granto
<ul> <li>("Trustee"). The Brustee is WILLIAM L. SISEMORE</li> <li>("Trustee"). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION</li> <li>which is organized and existing under the laws of. THE UNITED STATES OF AMERICA , and address is CAMPUS BRANCH, 2323 DAHLIA STREET, ILAMATH FALLS, OR 97601 ("Lender"). Borrower owes Lender the principal s ("Lender"). Borrower ower control of the tot paid earlier, due and payable on SEPTEMBER 1, 2028</li> <li>This debt is evidenced by Borrower's note dated the same date as this Security Instrument secures to Lender (6) the payment of all other sums, with interest, advanced under paragraph to (1) the security of this Security Instrument, and (c) the payment of all other sums, with interest, advances, with interest thereon, shall be security of this Security Instrument and (c) for one routes to Borrower. Such Future Advances, with interest thereon, shall be securit his Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby. For this purpose, Bor introver by I grants and conveys of Truste, with power of sale, the following described property located in KLAMATH. County, Oregon: [Stread Oregon 97627 [Zip Code] ("Property Address");</li> <li>TOGETHER WILL'I all the improvements now of hereafter envired on the property and all seconders and seconders.</li> </ul>	- <b>DARELDAF, HENDRYAJR</b> AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	s, ann seil an sinnaithe ann straighte 11 martairte an snuaite ann straightean	ม ผู้ได้สังครสมบัติมีไหว้ไปสุขจากใน 15 (การสุขจากมากกระ การสารีก็สายเป็นที่ประวัติมีสาร จากกระจัดเรื่องการสุขจากกระจาก	i de la parta esta de la calencia de la seconda de la composición de la compo
("Trustee"), The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION which is organized and existing under the laws of. THE UNITED STATES OF AMERICA , and address is CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601 , and address is CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601 , and ONE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100 Dollars (U.S. S 118,400.00 This debt is evidenced by Borrower's note dated the same date as this Security Instrument (Note"), which provid monthly payments, with the full debt, if no paid earlier, due and payable on SEPTEMER 1, 2028 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all ren extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to j the security of this Security Instrument; and (c) the performance of Borrower's corenants and agreements under this Se instrument and the Nove; and (d) the repayment of any future advances, with interest thereon, made to Borrower by L pursuant to the paragraph below (Fautre Advances'). FUTURE ADVANCES. Upon request to Borrower, Lender, at Lenders's option prior to full reconveyance of the proper Trustee to Borrower, may make Future Advances to Borrower of sale, the following described property located in KLAMATH County, Oregon: THE PROPERTY DESCRIBED ON PAGE 5 THE PROPERTY DESCRIBED ON PAGE 5	( Borrower ). The trustee is	WILLIAM L. SISEMORE	i and share the manual of a second	na an an an an an an agairtí an an agairtí an
("Trustee"). The beneficiary is KLAMATH FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and address is CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601 ONE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100 This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all ren extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to j the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Se Instrument and the Nore; and (d) the repayment of any future advances, with interest thereon, made to Borrower by I pursuant to the paragraph below ("Future Advances to Borrower. Such Future Advances, with interest thereon, shall be security this Deed of Trust when evidenced by Dornissory notes stating that said notes are secured hereby. For this purpose, Bor irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH County, Oregon: THE PROPERTY DESCRIBED ON PAGE 5 THE PROPERTY DE		en en en en de la companya de la com	n an	
which is organized and existing under the laws of THE UNITED STATES OF AMERICA , and address is CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FAILS, OR 97601 ("Lender"). Borrower owes Lender the principal s ("Lender"). Borrower owes Lender the principal s ("Lender"). Borrower owes Lender the principal s Dollars (U.S. \$ 118,400.00 Dollars (U.S. \$ 118,400.00) (U.S. \$ 118,400.00) This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028 This Security Instrument secures to Lender (a) the repayment of all other sums, with interest, advanced under paragraph 7 to 5 the security of this Security Instrument; and (c) the payment of all other sums, with interest, advanced under paragraph 7 to 5 the security of this Security Instrument; and (c) the payment of all other sums, with interest, advanced under paragraph 7 to 5 the security of this Security Instrument; and (c) the repayment of all other sums, with interest, advanced under paragraph P to 5 the security of this Security Instrument; and (c) the repayment of all other sums, with interest hereon, made to Borrower is covenants and agreements under this Security of this Security Instrument; and (c) the repayment of all other sums, with interest thereon, made to Borrower is to Borrower. Lender, st Lenders's option prior to full reconveyance of the property introduced by promissory notes stating that said notes are secured hereby. For this purpose, Borrierover is Darustee, in trust, with power of sale, the following described property located in KLAMATH County, Oregon: [Stream Cores of 12921 OVERLAND DR, KENO [Stream Cores of 97627 [Zip Code] ("Property Address"); TOGETHER WIT'I all the improvements now of hereafter covered on the property and all economics of 12921 OVERLAND DR, KENO [Stream Cores of 97627 [Zip Code] ("Property Address");	("Trustee"). The beneficiary is	KLAMATH FIRST FEDERAL	SAVINGS AND LOAN ASSOCIA	TION
address is CAMPUS BRANCH, 2323 DAHLIA STREET, KLAMATH FALLS, OR 97601 (Lender"). Borrower owes Lender the principal s ONE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100 This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all rene extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to p the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Sec Instrument and the Note; and (d) the repayment of any future advances, with interest thereon, made to Borrower by I pursuant to the paragraph below ("Faune Advances"). FUTURE ADVANCES Upon request to Borrower, Lender, at Lenders's option prior to full reconveyance of the proper Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be securit intrevocably grants and conveys to Trustset, in trust, with power of sale, the following described property located in KLAMATH. County, Oregon: THE PROPERTY DESCRIBED ON PAGE 5 Which has the address of 12921 OVERLAND DR, KENO Oregon 97627 (Zip Code] ("Property Address"); TOGETHER WIT'I all the improvements now of hereafter erviced on the property, and all generated a converteents	which is organized and anist	na na serie en ante por la segui de la construcción de la serie de la segui. La serie de series de la serie de la se	e je sla skola po spola po po se speciela da Na se	
CNE HUNDRED EIGHTEEN THOUSAND FOUR HUNDRED AND NO/100 Dollars (U.S. \$ 118,400.00 This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all ren extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to p the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Se Instrument and the Note; and (d) the repayment of any future advances, with interest, advanced under paragraph 7 to p unstant to the paragraph below ("Future Advances"). FUTURE ADVANCES. Upon request to Borrower, Lender, at Lenders's option prior to full reconveyance of the proper Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secure this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby. For this purpose, Bor irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH. County, Oregon: THE PROPERTY DESCRIBED ON PAGE 5 THE PROPERTY DESCRIBED ON PAGE 5	address is CAMPUS BRANCH	H, 2323 DAHLIA STREET, KI	AMATH FALLS OP 97601	, and wh
This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provid         monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028         This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to 7 the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security of the Note; (b) the repayment of any future advances, with interest, advanced under paragraph below ("Future Advances").         FUTURE ADVANCES. Upon request to Borrower, Lender, at Lenders's option prior to full reconveyance of the proper Trustee to Borrower, and end promissory notes stating that said notes are secured hereby. For this purpose, Bor intrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH         County, Oregon:       KLAMATH         County, Oregon:       County, Oregon:         Which has the address of 12921 OVERLAND' DR, KENO       Creptorty Address");         TOGETHER WIT'I all the improvements now or hereafter erviced on the property and all examents are address or a sequence or secure and all enderses or and and property and all enderses");	ONE HUNDED ETCHUERA	AND AND POINT TOTAL TOTAL	("Lender"). Borrower owes L	ender the principal sum
<ul> <li>This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provide monthly payments, with the full debt, if not paid earlier, due and payable on SEPTEMBER 1, 2028</li> <li>This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renextensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to p the security of this Security Instrument; and (c) the payment of all other sums, with interest, advanced under paragraph 7 to p the security of this Security Instrument; and (c) the repayment of any future advances, with interest thereon, made to Borrower by I pursuant to the paragraph below ("Future Advances").</li> <li>FUTURE ADVANCES. Upon request to Borrower, Lender, at Lenders's option prior to full reconveyance of the proper Trustee to Borrower, may make Future Advances to Borrower, such Future Advances, with interest thereon, shall be securities be do first when evidenced by promissory notes stating that said notes are secured hereby. For this purpose, Bor intervocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in KLAMATH. County, Oregon:</li> <li>THE PROPERTY DESCRIBED ON PAGE 5.</li> <li>THE PROPERTY DESCRIBED ON PAGE 5.</li> <li>THE PROPERTY DESCRIBED ON PAGE 5.</li> <li>TOGETHER WIT! all the improvements now of hereafter excited on the property and all eccements and the second states of 12921 OVERLAND DR, KENO.</li> <li>TOGETHER WIT! all the improvements now of hereafter excited on the property and all eccements and the property and the repayment of a property Address");</li> </ul>	NATE OF CO. OFFICERSTREE	No selection and the second of the second se		
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mbines uniform covenants for national use and non-uniform covenants with limited

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows: 1. Payment of Principal and Interest; Prepayment and 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 to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") equal to one-twelfth of: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." 

OREGON-Single Family

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Form 3039 9/90 -8285002 (seta) ELECTRONIC LASER FORMS, INC. - (acc)327-0545 Intitiate:

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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 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 forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall

by this security instrument, whether or not men due. The 50-day period will begin when the nouce 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 acquirity shall not to Londer to the event of the sume control to the formula built between the damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately

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 Property, or does not answer whilin 50 days a nonce from Lender that the institute carrier has office to scale a claim, the 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.

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

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, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain

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

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

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.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds Upon payment in run or an sums secured by this Security instrument, Lender shall promptly retund to Borrower any runds 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

annual accounting of the runnis, showing creates and debits to the runnis and the purpose for which each debit to the runnis 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 Funds held by I ender at any time is 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

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, anaually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law Lender in connection with this ioan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

morigage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and recemble articipates of amount discover dis the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise

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7. Frotection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in iment, 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 for whatever is necessary to protect me 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 B-8285002 (9810)

Page 2 of 5

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. 7a. Hazard Insurance Warning. Unless you, (the "Borrower") provide us, (the "Lender") with evidence of insurance coverage as required by our contract or loan agreement, Lender may purchase insurance at Borrower's expense to protect the Lender's interest. This insurance may, but need not, also protect the Borrower's interest. If the collateral becomes damaged, the coverage the Lender purchased may not pay any claim Borrower makes or any claim made against the Borrower. Borrower may later cancel this coverage by providing evidence that Borrower has obtained property coverage elsewhere.

The Borrower is responsible for cost of any insurance purchased by Lender. The cost of this insurance may be added to your contract or loan balance. If the cost is added to the contract or loan balance, the interest rate on the underlying contract or loan will apply to this edded amount. Effective date of coverage may be the date the Borrower's prior coverage lapsed or the date the

The coverage Lender purchases may be considerably more expensive than insurance the Borrower can obtain on Borrower's own and may not satisfy the need for property damage coverage or other mandatory liability insurance requirements imposed by

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect. Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the 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 insurance previously in effect. If substantially equivalent to the cost 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. 9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

Borrower 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 taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall

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 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 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. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and the sums secured immediately before the taking, unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking to the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sums secured immediately before the taking unless Borrower and the sum of the sum 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.

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments. 11. Borrower Not Released; Forbearance By Lender Not a 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 be required to operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to 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

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend modify forhers on 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.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and 13. Loan Charges. If the loan secured by this Security instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower.

Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note. 14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Londer. Any notice to Londer shall be given by first class meil to Londer's address of another method. other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to 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 invisidiation in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note

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

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

**F Construment** However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of t Security Instrument. **F Construment** However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of t **Construment** However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of t **Construment** However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of t **Construment** However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of t **Construment** However, the second state of t Form 30: Initials

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less 13525than 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 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

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) would be due under this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then coversants or (acceptation of a property instrument and the Note as if no acceleration had occurred; (b) cures any default of any other coversants or (acceptation of a property curve) and the note as if no acceleration had occurred; (b) cures any default of any other coversants or (acceptation of a property curve) and the note as if no acceleration had occurred; (b) cures any default of any other coversants or (acceptation of a property curve) and the not limited to be acceptation of a property curve of a property curve) and the not limited to be acceptation of a property curve of a property curve of a property curve of a property curve of a property provide the property curve of a property curve of a property provide to a property curve of a prope covenants of agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower; this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under

paragraph 17. 19. Sale of Note; Change of Losn Servicer. The Note or a partial interest in the Note (together with this Security 19. Sale of Note; Change of Losn Servicer. The Note or a partial interest in the Note (together with this Security known as 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 Loan Servicer and the address to which payments should be made. The notice will also contain any other information

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to

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

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 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 facie 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 attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee shall reconvey the Property without warranty for a fee of not less than \$5.00 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 trustee 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

awarded by an appellate court.

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 incorporated 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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	Cardenation		Condominium Rider	
-	Graduated Payment Rider	1	Placed I Link Rider	
	Rolloog Dida-	-	Child Dine Dovelopinent Rider	
			Rate Improvement Rider Biwcekly Payment Rider	
<u>ا ا</u>	JVA Rider	(	Secondi Home Rider	
	이 가슴	1	Other(e) Imagiful	



any rider(s) executed by Borrower and recorded with it. Witnesses:	DARELD F HENDRY JR (Scal) Borrower
	(Scal)
	-Borrower
(Scal)	
-Borrower	(Scal) -Borrower
STATE CF OREGON,KLAMATHOn this22NDday ofAPRIL	County ss: , 1998 , personally appeared the above named
DARELD F HENDRY JR	and acknowledged
the foregoing instrument to be HIS volu	ntary act and deed.
My Commission Expires: (Official Seal)	Before me:

Notary Puotte for Oregon

A tract of land situated in the N 1/2 NE 1/4 SW 1/4 of Section 20, Township 40 South, Range 8 East of the Willamette Meridian, in the County of Klamath, State of Oregon, being more particularly described as follows:

Beginning at the Northeast corner of said N 1/2 NE 1/4 SW 1/4; thence South 89 degrees 54' 49" West on the North line of said N 1/2 NE 1/4 SW 1/4, 631.40 feet; thence South 00 degrees 16' 27" East, 331.49 feet; thence North 89 degrees 55' 57" East, 289.12 feet to the beginning of a 180.00 foot radius curve to the right; thence on said curve 282.74 feet to the beginning of a 121.67 foot radius curve to the left; thence on said curve 191.08 feet; thence North 89 degrees 57' 06" East, 42.18 feet to the East line of said N 1/2 NE 1/4 SW 1/4; thence North 00 degrees 18' 51" West on said East line, 633.39 feet to the point of beginning. ALSO referred to as Parcel 2 of Major Partition 41-88.

CODE 227 MAP 4008-20CO TL 101

NOTARY PUBLIC-OREGON COMMERSION NO. 057473 MY COMMERSION EXPIRES SEP. 14, 2000

STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed	for re	ecord at reque	st of	Aspen Title &	Escrow	the	23rd	dav
of		April	A.D., 19	<u>98 at 3:30</u>		I., and duly recorded	in Vol. M98	
			of	Mortgages	on Page	13522		
FEE	4 <b>.</b> 194	\$30.00			By Kar	Berneiha G. Letsch	, County Clerk	

