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WHEN RECORDED MAIL TO KLAMATH FIRST FILERAL SAVINGS & LOAN ASSOCIATION
206 E FRONT STREET
MERRILL, OR 97613

ACCOUNT NUMBER

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TAX ACCOUNT NUMBER

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THIS DEED OF TRUST ("Security Instrument") is made on

APRIL 29, 1998 

FIONDA M LYON

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(Borrower). The musee is WILLIAM L. SIMMORE

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("Trustee"). The beneficiary is

KLAMATH FIRST PEDERAL SAVINGS AND LOAN ASSOCIATION

which is organized and existing under the laws of THE UNITED STATES OF AMERICA address is MERRILL BRANCH, 206 R FRONT STREET, MERRILL, OH 97633

, and whose

FIFTY TWO THOUSAND AND NO/100

Dollars (U.S.\$ 52,000.00

("Lender"). Borrower owes Lender the principal sum of

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the fall debt, if not paid earlier, (se and payable on JUNE 1, 2028

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note; and (d) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to the paragraph below ("Future Advances").

FUTURE ADVANCES. Upon request to Bonower Lender, at Lenders's option prior to full reconveyance of the property by Trustee to Bonower, may make Future Advances to Bonower. Such I have Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promisory notes stating that said notes are secured hereby. For this purpose, Bonower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in

KLAHATH County, Oregon:

LOTS 7 AND 8 IN BLOCK 26 OF MERRILL, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLUMATH COUNTY, OLDGON.

The state of the s which has the address of 133 GARFIELD ST, MERE LL Which has the address of Oregon 97633

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The first of the f [? p Ccoe] ("Property Address");

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

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BORROWER COVENANTS that Borrower is lavifully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for excumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and de nands, subject to any encumbrances of record.

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 o wenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Land Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any propayment 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, that 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. payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premium; if any; and (i) any sums payable by Borrover to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escriw Items." Lender may, at any time, collect and hold Funds in an appoint not to expeed the maximum amount a lender for a federally related

OREGON Single Family

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and the court in the page of the latter of the late of THELECTRONICAL BER FORMS, INC. F (800): 27-0516 THE THE TANK THE

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mortgage loan may require for Borrover's escrove a count under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 1 seq. ("RESP. "), unless innotice law that applies to the Funds sets a lesser amount if so, Lender may, at any time, collect and hald Fends in an emount not to exceed the lesser amount. Lender may estimate the amount of Funds due un the basis of current data ind reasonable estimates of expenditures of future Escrow Items or otherwise

in accordance with applicable law.

The Funds shall be held in an institution whose deposits are instred by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Fed hal Home Lean Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and at plying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender tays Borrower interest on the Funds and applicable law parmits Lender to make such a charge. However, Lender may require Borrower to pay a doubtine charge for an independent real estate tax reporting service used by Lender in connection with this lean, 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 carnings on the Funds. Borrower 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 lebits to the Funds and the purpose for which each debit to the Funds was made. The Funds held by Lender exceed the amounts ermitted 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's sole discretion. The Funds shall be held in an institution whose deposits are inspred by a federal agency, insurmentality, or entity (including

payments, at 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 Purments. Unless applicable his provides officious, 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 ate 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 leasehold payments or ground tents, 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. Burrower shall promptly furnish to Lender till 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 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 the giving of notice.

5. Hazard or Property Insurance. Econower 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 incurance 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 Florrower fails to main aim coverage described above, Lander may, at Lender's option, obtain

coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a sandard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender

may make proof of loss if not made promptly by Borrower.

Unless 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 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 restors 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 't' or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

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 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 Scenarity Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, b) causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrow r's interest in the Property or other material impairment of the lien created by this Security instrument on 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 Leader (or failed to provide Leader with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrover'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 Bottower acquires fee title to the Froperty, 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 sams 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.

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Any arrown is disburied by Lender under this per agraph 7 shall become additional dead of Borrower secured by this Security disbursement Unless Borrower and Lender agree to it her terms of payment, these amounts shall be at interest from the date of 7th. Hazirol Insurance Warning. Unless you (the "Borrow r") provide us, (the "Lender") with evidence of insurance coverage as required by our contract or loan agreement, Lender my 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 nurchased may not stay any claim Borrower miles or now claim and somined the Borrower Borrower may coverage the Lender purchased may not play any claim Regrower makes or any claim made against the Borrower. Borrower may later carried this coverage by providing evidence that I grower has obtained property coverage elsewhen.

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

Borrower failed to provide proof of coverage.

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

applicable law.

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 lapsis 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, at a cost substantially equivalent to the cost equivalent mortgage insurance coverage is not available. 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 mortgage insurance, at the option of Lender, if mortgage insurance coverage (in the ground and for the period that Lender 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 Borrow at and Lender or applicable law.

9. Inspection. Lender or its agent may make masonable 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 or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the same 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 same 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 same secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking, divided by (b) the fair market value of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the same secured immediately before the taking is less than the amount of the same secured immediately before the taking is less than the amount of the same secured intervise agree in writing or unless applicable law otherwise provinces, the proceeds shall be applied to the same secured by this Security Instrument whether or not the same are then due.

If the Property is abundoned by Borrower, or if, after notice by Lender to Florrower 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 respond to repair of the Property or to the sums secured by

authorized to collect and apply the proceeds, at its option, either to responsition 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 parturaphs I and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Williver. Extension of the time for payment or modification of amount action of the sums secured by this Security Instrument granted by Lender to any successors in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be acquired to commence proceedings against any successor in interest or refuse to extend time for payment or other wise motify 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 interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right

the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbenance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument or the Note without that Borrower's constant.

13. Loan Charges, If the loan secured by this Security Instrument or the Note without that Borrower's constant.

13. Loan Charges, If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and exceed the permitted limits; then: (a) any such loan that get all be reduced by the amount necessary to reduce the charge to the permitted limits; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded 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 first chass mail unless applicable law requires use of at other method. The notice shall be given by the propayment to Borrower, and the sample and the security Instrument shall be given by first chass mail to Lender's address sorrower designates by notice to Lender. Any notice to Borrower by flederal law and the law of the jurisdiction in which the Property is located. In

16. Borrower's Copy. Eurower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Benelleial 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 for 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 pryment in full of all sains 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 Instrument However, this opinon shall not be exercised by Lexider at energies is promibiled by redering as an energy of the case of the ca

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 3C days from the date the notice is delivered of mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums priod 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 Reinslate. 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 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 right to reinstate shall not apply in the case of acceleration under fully effective as if no acceleration had occurred. He wever, this right to ministate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Services. The Note of a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address to which the paragraph and the notice will also contain any other information. of the new Loan Services and the address to which payments should be made. The notice will also contain any other information

required by applicable law.

20. Hazardous Substances. Bornower shall not cause or pirmit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrow r shall not do, nor allow anyone dise 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 Froperty 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 Hazard ous 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 in accordance with Environmental Law.

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

NON-UNIFORM COVENANTS. Betrower 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 21. Acceleration; Remedies. Lender shall give notice to Borrower 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 36 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to care 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 Froperty. 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 evidence. and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Hornover and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrover, 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 inay 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 facia 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' fee; (b) to all sums secored by this Security Instrument; and (c) any excess

limited to, reasonable Trustee's and attorneys' fear; (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 accured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all rotes evidencing debt secured by this Security Instrument to Trustee. 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.

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

24. Altorneys' Fees. As used in this Security is strument 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 Berrower and recorded together with this Security Instrument, the covenants and agreements the each such richer shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the ridiz(s) were a part of this Security Instrument. [Check applicable box(es)]

ļ	Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
	Graduated Payment Rider	P. mned Unit Development Rider	Biweekly Payment Ride
l	Balloon Rider	Rute Improvement Ricks	Second Home Rider
٠Į	LL VA Rider	()ther(s) [specify]	

"UNDER CREGON LAW, MOST AGREEMENTS, PROMISES AND CHAMITMENTS VADE BY US AFTER THE SIFECTIVE DATE OF THIS ACT CONCUMING LOADS AND OTHER CREDIT EXTENSION WHICH ARE NOT FOR PERSCHAL, FAMILY, OR HOUSEBOLD PUR POSES OR SECURED SOLILLY BY THE BORROHER'S RESIDENCE MUST BE IN WRITING, EXPLESS CONSIDERATION AND BE SIGNED BY US TO BE ENFORMBABLE.

BY SIGNING BELC	M Borrower acc	episanii sgrusi ded with it	u die terus	nd xivenalis c	ontale ed in this (	1419(; Security Instrum	1
Witnessee			RONG	Rolle	n dys		(S:21) -Borrower
							(Seal) -Borrower
		-Eomo					(Scal) -Borrower
STATE OF OREGON, On this 2925	day of C	Zil D Rordin	m. Luc	. 1998 °	County ss: , personally a	ppeared the aborand acking	
the foregoing instrument to My Commission Expires: (Official Seul)		ă,	cluntary a: Before				
OFFICALS OFF	SEAL 3		Nctary	Public for Opego			
TATE OF DEEGON: COU	NI'Y OF KLAMA	77H.: ss.					
iled for record at request of f May o	A.D., 19 <u>98</u> f <u>Mor</u>	at 3:29	o'clock	on Page 1	the		day
ŒE \$30,400			F	Kal Alila	netha (3. Letsch,	County Clerk	