OREGON-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT ISC/CMDTOR//0792/3038(9-90)-L

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eucrimprances of lecold liction to constitute a uniform security instrument covering real property. THIS SECURITY INSTRUMENT concluses uniform covenants for national use and non-unitarin coversities with

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

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

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,

to exceed the response in the response of the construction of the response of the response of the construction of the construc

oue on the basis of corrant date and reasonable estimates of expenditures of lature Escrow Items of committee in time, callect and held Funds in an amount not to exceed the losser amount. Londer may equipate the encount of Faras 2601 et seq. ("RESEX"), unless another law that applies to the Funds sets a leaser condum. If a phone labor of a pay account under the terral Real Selate Settlement Procedures Act of 1974 as anticeded from the content of the LEU S.C. to exceed the metameter and a lender for a federally related mortgage team mey require for Early and

permits Londer to make seen a charge. However, Lender may require Borrower to pay a principles of the an esorow account, or verifying the Escrow Home, unless Lender pays Borrower interest on the Flexinghand cost a libritew pay the Efforow hence. Londor may not charge Borrower for holding and applying the Filinda terminate and the the The Bundwishal on hero in an institution whose deposits are insured by a federal agency, meaumentains, or notig (incloaing Londor, it conder its such an institution) or in any Federal Home Loan Bank. Lender stall such a federal to not the Bonner trade it and its may not charge Bonner for holding and Ederation in State investments of the ter

Born of KJ amath Contra Olegou the amounts permitted to be read by applicative law. Lenster area account to Funds are pledged as solutional security for all sums secured by this Security Instrument. Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The that interest shall be pold on the Funds. Leader shall give to Borrower, without charge, an annual accounted rating required to pay Borrower, any interest or earnings on the Funds. Forrower and Lender may agree in writerd. However, provides otherwise. Unless on agreement is made or applicable law requires interest to be paid. Londer shall not be independent real estate tax reporting service used by conder in connection with this ican, unless doperable hav

Lot 3 in Block 212 of MILLS SECOND ADDITION to the City of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk

ConutA® OueBourno more than tweive manifuly payments, at Lender's sole discretion

no/100 ). This debt is evidenced by Borrower's note dated the same date as this Security Instrument (Note), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on July 1, 2028 . 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 curve with let with interest. extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in K1 amath Lange (appendix)

The trustee is AmeriTitle us bedieved The trustee is AmeriTitle Products Federal Credit Union, and how the source which is organized and The beneficiary is Forest Products Federal Credit Union, and the source bedieved and whose address existing under the laws of Oregon is P.O. Box 1179, Klamath Falls, OR 97501 free Thousand Three Hundred Dollars and Borrower owes Lender the principal sum of Thirty Three Thousand Three Hundred Dollars and Source States and St eure: bioi ("Trustee"). ("Lender").

Solower strate sates have been of the one of the DEED TO FET TRUST of and have been on the trade of the trade Kath Jeen Yuun Keenel blonds against enforcement of the lien in, legal proceedings which in the Landar a car agrees in writing to the payment of the obligation accuration that the line in a manner acceptable to here of an contextent Borrower shali oromptly diccharge any lipa which has priority over this Sectinity instrument unlet a some ("Borrower").

Forest Products Federal Credit Union ProsiBox 1179 Ki amath Fairis, OR er 97601 bilou, chuan coveriga to prenot fundor o rights in incertopany in accordence with anglest to render a operation of all net primeroe concernation of the neuroaccestration of choose physical and anglest to benede and for a statement of a muce sense of neuronal and a choose physical and a choose physical a and for the benede and for a statement of a statement of a man and a statement of a choose physical and and for the benede and for a statement of a statement of a statement of the angle of a choose physical and a statement and for the benede and for a statement of a statement of the statement of the statement of the statement of the anglest the benede and for a statement of the statemen 

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160,0M0108/10192.3038(9-60)-L CREGON-SINGLE FAMILY-FHIMA/FHLMC UNIFORM INSTRUMENT

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.

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UNIFORM COVENANTS: Borrower and Lender covenant and agree as follows usuage enploy to sur 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrowel 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

Notecul by they Spongly insuranced. All of the long-pring is referred to in this Security insurances as the Pro

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an Institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, 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 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.

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

Upon payment in full of all sums secured by this Security 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 mathematics of the cause say sums secured by this Security instrument.

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

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and 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, 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. 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 Londer's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.11.0

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LOAN NO. 24861 44 2039 3140 All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the Insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leascholds. 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 Jefault 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 Ican 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 not merge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys, fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

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

and by this Security linguation through the Ford or to 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 cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly montgage 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 be paid to Lender with sub excess baid to Borrower. In the event of a barrier taking of the Decess In the event of a total take up of the Property, the proceeds shall be applied to the sums accured by this Disc

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In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this becuny instrument, whether of not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the follower to the taking of the Property in the secure to the taking of the Property in the secure to the taking of the Property in the secure to the taking of the Property in the secure to the taking of the Property in the secure to the taking the taking of the Property in the secure to the taking the secure to the taking the secure to the sec 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, unless Borrower and Lender otherwise agree 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 is sail 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. Any balance shall be paid to Borrower. In the event of a market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a market value of the Property immediately before the taking of the progenty in which the fair market value of the Property immediately before the taking or partial taking of the Property in which the fair market value of the Property immediately before the taking or market value of the sums secured immediately before the taking or market value of the sums secured immediately before the taking or market value of the sums secured by this Security Instrument the taking or market value of the property immediately before the taking or market value of the property immediately before the taking or market value of the property in which the fair market value of the Property immediately before the taking or market value of the sums secured by this Security Instrument unless applicable taw otherwise provides the proceeds shall be applied to the sums secured by this Security Instrument to the sums secured by this Security Instrument unless applicable to the sums secured by this Security Instrument unless applicable to the sums secured by this Security Instrument to the sums secured by this Security Instrument unless applicable to the sums secured by this Security Instrument unless applicable to the sums secured by this Security Instrument unless applicable to the sums secured by this Security amount of the sums secured immediately before the taking, unless borrower and Lender otherwise agree in writing or unless applicable taw otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to in the Property is abandoned by burrower, of it, and house by Lender to borrower that the condentiat ones to the make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the whether or not the sums are then due. make an award or serve a claim for damages, Borrower tails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the

Property or to the sums secured by this Security Instrument, whether or not then due. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or payments.

The Borrower Not Heleased; Porpearance by Lender Not a waiver. Extension of the time for payment of modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in Interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in Interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest of Borrower shall not operate to release the liability of the original Borrower of Borrower's successors in interest or refuse to extend interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend the formation of the required to commence proceedings against any successor in interest or refuse to extend therest. 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 ume for payment or otherwise moonly amortization of the sums secured by this Security instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy. 12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements

of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's Interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan Instrument or the Note without that Borrower's consent. charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in

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 chird under the higher or by making a direct payment to Borrower. If a refund reduces principal, the reduction 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 narticl procordinant without one processing to borrow under the Note.

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

mailing it by first class mail unless applicable law requires use or another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. by list class that to Lender 5 address subed nerell or any other address Lender designates by holice to borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when

15. Governing Law, Severability. This Security Institutient shall be governed by federal law and the law of the U. Suverning Law, Severability. This Security instrument shall be governed by rederal law and the law or the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note Conflicte with any locable law even conflict shall not effort other provisions of this Security Instrument or the Note Note Conflicte with any locable law even conflict shall not effort other provisions of this Security Instrument or the Note given as provided in this paragraph.

unsuicuon 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 and which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note is a security instrument to be a security instrument and the provision of the security instrument and the provisions of this Security Instrument and 18. 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 the Note are declared to be severable.

In it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural herein without Lender's informatic lender risk at the option require important to the full of off In It is sold or transferred for it 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 formed the date of this Security Instrument.

eral law as or the date of this Security instrument. If Lender exercises this option, Lender shall give Borrowar notice of acceleration. The notice shall provide a period int loss than an date from the date the notice is delivered or motion with the state of acceleration. of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security instrument. If Borrow er fails to pay these sums prior to the expiration of this period, Lender may invoke federal law as of the date of this Security Instrument.

any remedies permitted by this Security instrument without further notice or demand on Borrower. Lunder and have the right to main the principal and removals. It Londer requires main a transmission free in the real of many removing the removing our main as the removing of the residence of the removing Al Refuse a policier of the second for and second to be accorded to tender and that reaction

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18. Borrower's Right to Reinstate. 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 the security Instrument by Borrower, this right to reinstate shall not apply in the case of acceleration under property and the obligation to pay the sums secured by this regulate to reinstate shall not apply in the case of acceleration under property and the acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under property and the parameters.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer", that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the 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 required by applicable law. made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances. 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 anecting 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 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 asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-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, hy which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice shall 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 defanse of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice in full of all sums secured by this Security instrument and and may invoke the power of sale and any all sums secured by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing other remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' tees and costs of title evidence. 21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's title evidence. 1.15 essè a

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 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 bldder at the time and place and under the terms designated in the Property at public auction to the highest bldder at the time and place and under the terms designated in the notice of sale in one or more percels and in any order. Trustee determines. Trustee may postpone sale of all or notice 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. Intersolve the terms designated in the terms designed to the the property at any sale of the property by the property at any sale. The statemonits made but rêm. Trustee shall apply the proceeds of the sale in the following order: (n) to as a supervise of the other time that has been apply the proceeds of the sale in the following order: (n) to as a man

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24. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attomeys lees awarded by an appellate court. Including but not herened to, recenterate attomatic in 25. Riders to this Security Instrument. course and recorded together with this Security Instrument, the covenants and

23. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any power and duties conferred upon Trustee herein and by applicable law, our program to neutronal edge

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or

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 facle 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. Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title,

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