HEADIANDS MONTGAGE COMPANY SECURISE Trags are as any process of the process of th THIS DEED OF TRUST ("Security Instanteent") is made on SEPTEMBER 21 The grands is robert so Johnson and Linda Johnson, Rusband and wife and Brian E. Griffith and OPENICE MINGRIFFITH, HUSBAND AND WIFE ON OF THE PARTY OF THE PROPERTY OF THE P

this by or thirt is a make make make with the heart, both meastioned with a minimum. The musice is First american title insurance company of cregon the name of the prompts and the contract of the wildering provide the providence of the property of the contract of the providence of the

("Bostower").

("Trustee").

The beneficiary is HEADLANDS MORTCAGE COMPANY, A CALIFORNIA CORPORATION which is organized and existing under the laws of California 1160 N. DUTTON AVE, 4250, SANTA ROSA, CA 95401

, and whose address is ("Lender").

Bostower owes Leuder the principal sum of Minery Five Thousand and NO/100

Dollars (U.S. \$ 95,000.00 ). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 10070BER 1, 2013. 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 Rommwer'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 KLAMATH to County, Oregon: stange in long as in a makes a serie apertugan.

The county of the parameter of the makes are not to make the makes are the first of the makes are not to the county.

LOTS 96, 97 AND 98; SECOND ADDITION TO SPORTSMAN PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK the trace klamatrocounty, corecon; beautiful to be real to administration of the county Hercher APN: R311031; R311040; R311059 the Hoody Diversion and Coulter was represented writing, moneyed, electrically strain and relation 1987.

Remarker, with the every man and a mediating of the Bloody, when they meet the and of the court was relative to the Bloody and produced and the Bloody and the Bloody and the West and Annie of the Very 1987.

Remarker, A. Mail (1971) 11 MOTTO 11 MOTTO 20

an parage of the real management and allowers of the last ground argue the real paragement of the control of th

("Property Address"):

The second of th TOGETHER WITH all the improvements now or herescher erected on the property, and all ensembles, appartenences, and fixtures now or hereaftes a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the essate bereby conveyed and has the right to grant and convey the Property and that the Property is uneocombored, except for encumbrances of record. Dorrower warrants and will defend generally the title to the Property against all claims and demands, rubiect to any encumbrances of record.

ETHIS SECURITY INSTRUMENT combines mailtain covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. Paganeni of Principal Actions of Investment of Line Cleages. Someway stoll

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 aid interest on the debt craterized by the Froit and any propayment and late charges due under the Nose.

2. Further Taxes and Insurance. Subject or applicable law or to a writers waiver by Lenker, 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 lustrament as a lien on the Property; (b) yearly leasthold payments or ground rents (a) the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums; if any; (e) yearly managed 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 bold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loss may require for Borrower's escrow account under the federal Real Estate Schlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 a 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 excrew 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

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 sums

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

4. Charges; Lienz. 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

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

13834 FE

Unless Leader and Borrower otherwise agree in writing any application of proceeds to principal shall not extend or polarities the date of the monthly psylhesis referred to it planagraphs. I and 2 or change the discount of the tayments. It under paragraph 21 the Property is acquired by Leader, Borrower's right to they insurance policies and proceeds resulting from tamage to the Property prior to the acquisition shall pass to Leader to the extent of the same sectored by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Lean Application; Leaschelds. 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 unmasonably withheld, or 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 care 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 residen. It this Security Instrument is on a leaschold, Borrower shall comply with all the provisions of the leaschold Borrower acquires fee title to the Property, the leaschold 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 same secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable altorneys' 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 shell 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.

A 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 lepses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. 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.

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 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 immediately before the taking is less from the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condennor offers to make an

If the Property is abandoned by Borrower, or it, after notice by Lender to Borrower that the condennor 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 resturation or repair of the Property or to the sums secured by this Socurity Institutent, whether or not then due.

Unless Londer 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.

postures, ten processos, per conservo per prósque per a exprese. Defenição en concepto de estrador

11. Borrower Not Released; Forbearance By Lender Not a Walver. Extension of the time for payment or modification of anonization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the limitity of the original Borrower or Borrower's successors in interest. Lender shall not be required anonization 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 payment or orderwise meeting the average of any demand made by the original Borrower or produced the average of any forbearance by Lender in exercising any right or remedy shall not be a waiver of or

12. Successors and Assigns Bound, Joint and Severel Liability; Co-eigners. 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 paragraph 17. Horrower's covenants and agreements snau or joint and several. Any normower who to-again 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 securify by this. Security Instrument, and (c) agrees that Lender and any other Borrower may agree to extend, modify, fortieger 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 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 Bosrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Bosrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any

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

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are

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 prehibited by federal law as of the

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Bosrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower. (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred. (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in 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 to 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 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 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. 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, enything 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 Hazardons Substances that are generally recognized to be appropriate to normal

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency of private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower karns, or is notified by any governmental or regulatory authority, ther 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 peragraph 20, "Hozardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substitutes: gasoline, heaveue, other flammable or taxic netrolcom products, toxic pesticides and herbicides, voletile solveries, materials containing asbestos or formaldehyde, and radiodetive materials. As used in this paragraph 20, "Environmental Lay!" means federal laws and laws of the jurisdiction where the Property is located that relate to scalely safety or environmental protection.

NON-UNIFORM COVENANTS. Romower 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 curred 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 pawer 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 peragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale; Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, 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. Trustee shall reconvey the Property without warranty and without charge to the person of 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 the 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 Borrowez 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. [Check applicable box(es)]

	Adjustable Rate Rider Graduated Payment Rider		Condominium Rider Planned Unit Development Rider		1-4 Family Rider Biweckly Payment Rid
Ĭ.	Balloon Rider Misrepresentation Rider Other(s) [specify]	Н	Rate Improvement Rider Growing Equity Rider	Z	Second Home Rider

4,5493532520

TO BUT THE STREET OF THE PARTY OF THE PARTY

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

Witnesses:		
*****************	*********	
a Programmer Edition (1997)		
ji yaran erenen erasar ba	Fig. & a premise the constraint of	
A Figure 1 and 1 a	The transfer of the state of th	
ROBERT STOHNSON	Barranger ( LANI) ( (OSINGSI) NI	Scal)
A second	Tonor distribution	pwer
	(Seal) Mary Market / 8	C1\
HRIAN E. GRIFFTTH	-Borrower LANCE M. GRIFFITH Borro	Seal) ower
THE PARTY TO AND ADDRESS OF THE PARTY OF THE	The contribution of the first end only in the first of the contribution of the contrib	
्रीयाः । विद्वानिकार्ते स्थानिकात् कृत्याः विद्वारा कृत्याः विद्वारा । विद्यार प्रतिस्थितिकारे । संस्थानिकार्ते व्यवस्थानिकार्यः	man at this de make the his not be abilited given to be a second of the contract of the contra	
	Throught guaranta man guga e-tro gaga tahir ta gaga ten sa sa sa	
ा न मेलिक्स अधिक स्था होता. अधिकार कराय	contribution of the contri	
<ul> <li>The MacDATH ONE As a director of the contract of the director.</li> </ul>	र होता क्षेत्र कुर्वनार्वेद का अस्त । अने का एक अनुस्तान होता कुरान के हैं। है	
The Section of Terror Section is a second section of the section o	i jat kui kaat ilisen keesti ja kitaa liigan maa saajihakkaja ja sijaki kultiki ili kulti. Baat kuntaan lasa selaan	
(宋)斯特· 杨州省外 (安) (1795年4月21	(2) "南江 (4) (4) (4) (4) (4) (4) (4) (4) (4) (4)	
三月,自己是日朝 斯鲁二氏症 医血管原态 食的	igo degla glovienicka delicigo polakove, za odkog jego over, za od o	
<ul> <li>[1] ACCORDINATION OF CONTRACT OF CONTRACT</li></ul>	में त्रिक्ष करणांत्र के मुक्त प्रवासित कर्मात्र कर महिला है। है । है । जिल्हा कर है । जिल्हा कर है । जिल्हा कर के कि क्षिप्र कर स्वाक्ष्य प्रतिवासित स्वाकृत कर के प्रवासित है ।	
in and the property of the contraction of	on or the environment of each of leading of the bi- Colored Philosophia Section and destructions of the color of the color of the color of the color	
·사용자 원유진원 - 원리조의 논란인 네트	部门的部分,他们所有解的一部的"全部",这种的一种的一种,这种的特殊的作为"人人"的过去。 (2) (4)	
The part of the property of th	5、打造、1000年的1956年,总统是国际政策的1600年,1800年,1900年	
<ul> <li>A P. M. College of the control of the</li></ul>	<ul> <li>A. A. Martin, K. Spieger, and the Education of the control of the co</li></ul>	
a la gatogra de crimera in garinga	The Control of the Co	
(2) (2) (2) (2) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	[17] [18] [18] [18] [18] [18] [18] [18] [18	
The second state of the second	[Space Before This Line For Astronated graint]	
The state of the s	n nakanakan atau nakan nakan atau karan salah nakan nakan salah salah nakan salah salah salah salah salah sala Perbagan ngapangan karan salah s	
	50、美术2016年2017年2017年1月,在1945年1月1日,李本山《大学》,"1956年1月,1957年2017年20日,1957年20日,1957年20日,1957年20日,1957年20日,1957年20日,	
STATE OF OREGON.	MATH ARE ESDA County 55:	
On this JS LL day of	198	
ROBERT S. JOHNSON, LI	DROK. BRIDE BUCKLERICALE personally appeared the above named	
Chillian Mingh Chillian	,这个时间,我就就说话,我都是我,我没有看到大学校,都是一个女子,也没有一个女子,一个女子,一个女子。	
and acknowledged the foregoing just	ment to be. The Calve voluntary act and deed.	
and a state of the combination	Access that the second section is the second section of the second section is	
三百百百万 化铁铁铁矿 🖰 😏 🔰	(2) 17、4、17、4、1907、2011、1914、1914、1914、1914、1914、1915、1915、19	
My Commission expires: J. / / (ornesia sain)	Market Mark Market Charles to Share the Charles of the Control of	
<ul> <li>In the Contract of the Contract of English</li> </ul>	20 the said and mark the said the said of	
· · · · · · · · · · · · · · · · · · ·	er i regio Struck austronia da Carlla (1998) i riciali i i 1999 i infilia i i i i i i i i i i i i i i i i i i	
ZESA DIFICIAL TO	한 문문학생 : 180일 : 한 명단 : 10 명단 : 10 전 : 10 전 : 10 명단 : 1	
KAY WINGER	TART DESCRIPTION OF THE PROPERTY OF THE PROPER	
The second secon	AGENT HEADER OF DESCRIPTION OF THE PROPERTY OF	
MY-COMMISSION EXPIRES MAR.	2, 2002 A state of the same processes a same appearance of the control of	
のあるからなっているとうとう	<ul> <li>Participation of the second of</li></ul>	

STATE OF OREGON,	)	<b>F6</b> 000 co
County ofJackson	ss.	FORM No. 20—ACKNOWLEDGMENT, Stovens-Ness Low Publishing Co. Ni. Portland, OR 97204 60 1992
BEIT REMEMBERED, The before me, the undersigned, a Note namedBrian E. Griffi	ntonthis 29th day of Sery Public in and for the State of (th and Janice M. Griff	eptember 19 ,98 Dregon, personally appeared the within
***************************************		
acknowledged to me that they	ndividual. S. described in and who executed the same free	o executed the within instrument and aly and voluntarily.
OFFICIAL SEAL  KAY WINGER-HART ()  NOTARY PUBLIC-CREGON ()  COMMISSION NO. 309445  MY COMMISSION EXPIRES MAR. 92, 2002 ()	IN TESTIMONY WHEREOF, I  my official s	have hereunto set my hand and affixed eal the day and year last shows written
See	My commission e	ge-Hall Motary Public for Oregon

HEADLANDS MORTGAGE COMPANY 1100 LARKSPUR LANDING CIRCLE #101 LARKSPUR. CA 94939

Space Above This Line For Recording Date! ----

The FAMILY CORP. From the offered to be determined in the

LOANA: 523383

## 1-4 FAMILY RIDER

## **Assignment of Rents**

THIS 1-4 FAMILY RIDER is made this 21ST day of SEPTEMBER , 19 98 and is incorporated into and shall be deemed to amend and supplement the Morigage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

HEADLANDS MORTGAGE COMPANY, A CALIFORNIA CORPORATION of the same date and covering the property described in the Security Instrument and located at: (the "Lender")

26550 FOREST PARK LANE, KLAMATH FALLS, OR 97601 [Property Address]

- 1-4 FAMILY CONVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower
- A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY SISTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shell also constitute the Property covered by the Security instrument building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refingerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains rand curtain rods, attached mirrors, cabinets, panelling and sitzehed floor coverings now or hereafter attached to the Property, all of which, including replacements and additions theater, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."
- B. USE OF PROPERTY: COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lander has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.
- C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.
- D. RENT LOSS MSURANCE. Borrower thall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.
  - E. "RORROWER'S RIGHT TO REMISTATE" DELETED. Uniform Coverant 18 is deleted.

AL COLOR CHEMICA THE RESILES! MEANING BROWN OF A COLORED STATE A SCHOOL

F. BORROWER'S OCCUPANCY. Unless Lender and Burrower otherwise agree in writing the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deteral. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

G. ASSEMMENT OF LEASES. Upon Leader's vertices Bonower thaif around to Leader all leases of the Froperty and all security deposite made in connection with leases of the Property. Upon the assignment, Leader shall have the right to modify. extend or terminate the existing leases and to execute new leases, in Leader's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER M POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property regardless of to whom each union of the Property shall pay the Rents to Lender or Lender's agents to collect the rents, and agrees that (a) Lender less given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender bas given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not in assignment of additional security only.

If Lender gives notice of breach to Borrower (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of aking control of and managing the Property and collecting the Rents, including, but too limited to, attorney's fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, instrance premiums, taxes, assessments, and other charges on the Property, and then to the sums secured by the Socnrity Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents accusally received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender socured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Born ver. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remety of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Berrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lander may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Betrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

ROBERT S. JOHNSON

BOSTOWER

LINDA JOHNSON

BOSTOWER

(Seal)

BOSTOWER

(Seal)

BOSTOWER

FRANCE M. GRIFFTIH

ROTOWER

RULTISTATE - 1-4 FAMILY RIDER -- Famile Mas/Freddle Mac Uniform Instrument MSCD994 -- (0197) -- AAAA-01 PAGE 2 OF 2

Form \$3170 3/33 523383

38 Mile

HEADLANDS MORTGAGE COMPANY 1100 LARKSPUR LANDING CIRCLE \$101 LARKSPUR, CA 94939

\_{Space Above This Line For Recording Cate) --

LOAN#: 523383

## SECOND HOME RIDER

This SECOND HOME RIDER is made on this 21ST day of SEPTEMBER 19 98 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons undersigned) to secure Borrower's Note to

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

26550 FOREST PARK LANE, KLAMATH FALLS, OR 97601 [Property Address]

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

6. Occupancy and Use; Preservation, Maintenance and Protection of the Property; Berrower's Loan Application; Leaseholds. Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a menagement firm or any other person any control over the occupancy or use of the Property. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgement could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lander's security interest. Borrewer 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, procludes 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 folse or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy and use of the Property as a second home. If this Security Instrument is on a lesschold, Romower thall comply with all the provisions of the lesse. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lander agrees to the merger in writing.

Al Line

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Second Home Rider.

		er signali						
			ij sammari i sa	1-14-5-5	· 多数 "文章"			
			ar in ing gyawa Paga unayang					
		THE PERSON NAMED IN THE PERSON NAMED IN COLUMN	$\mathcal{O}$	(Seal)	n vitan italia arawa Ngjarantan arawa			
	ROBERT S. JO	HNSOX	arskin nin merajas, isp	Benower	entre de la companya			
1	1	7.1	The Artist Designation	eggi nin ili ili e s	Carlotte Contract			
-	LINDA JOLENS	Protection of	5- Andrew	(Seal)	A September 1			
ļ		1		Bonower				
	177		The state of the s	and a street and	garette et en			
	BEAN E. GRI	HTTH	Section September 1997	(Seal)	ekonskira i konstruktur. Naprijas i konstruktur.			
			🖊 មេស៊ីក្រុង ជាសមារស្នាន់ 🗡 🗯	Larajest Las	State of the second			
	- In	und 1	wedding-	(Sec.2)	ester grant	100		
	Janige M. Gr	WHITH I	$\mathcal{U}$	Borrower		e ta et		
	1.4		and and distributed the	i <del>I p</del> roduktiva suomaa. Kantan	Carlotta de la composición del composición de la	** **		
		sa s			e tek grijt de lid. Die grijs de lie de lie de lie			
	51 to 151	医红色 南京 类型的复数	cital M. Nobel and Proc.	and the first of the second	Charles and the second			
	18 8 8 W. W. C	16.7 - 13.	barrikum inggb	dames a siling.	ANN SANTES OF			
			regerative percentación (1875) per la proposa comp	e dan district Andrew district	radioara pade y librario Marete applications	eran e		
			- 1	a ta gradij				
				era in k	erin i granden er	j.		
	er de la		edican yakı üre göçe	overtees Vilgoria	and the second of the second			
			1.2 0.25 793	et alle ma	or water.			
		tinta i grandi i tinda di. Tinta di manazione						
		经存在的 胸海人 网络科	, res Borras, politica estada en estada de estada estada en estada estada estada en entre en estada en entre en estada en estada en estada en estada en estada en entre entre en entre	adder . Eggs	tigat paging file on the second			
			820010					
	rovii.		100	7 7 77 4 4 10	Bert Charles ago a con-			
		and the second	ाँगुकारक <b>्ष्</b> रम्थव स्ट्राय	u food see land	70408 J. W			
	AT WESTERN OF							
	7700 7501	a a la tradició	CROSEN ARCT					
	4474055.	ability of Ing	F-711.					
	MINTISTATE SEC	OND HOISE BILL	R - Single Family - F					
	MFCD9562 (01/97)	- AAAA-01	us mittelfich Linkteite zu L	page 2 of 2	ifoim instrumen	f Fa	rm 3890 9/90 523323	
STATE O	FOREGON: COL	UNTY OF KLAI	MATH: ss				32334.7	
				md:1				
of	record at request o October	A.D., 1998	First Ameri				7th	day
·		A.D., 19 <u>20</u> of	Mortgages	o'clock	P. M., and duly	recorded in V	ol. <u>M98</u>	
					on Page 3690			
FEE	\$60.00			Ву_	Ketalun	G. Letsch, Coi	my Cierk	