Highland Community Federal Credit 3737 Shasta Way: Klamath Falls , were a serie good for the part places and week the series of the series of हुद्दर प्रक्रिय स्ट्राप्त का स्ट्राप्त हुन्य का अनुस्तान का अन्य का अवस्था का स्ट्राप्त का अस्त अस्त का का अस् इद्दर प्रक्रिय स्ट्राप्त का सम्बद्धिकार हुन्य कालूक ८६ अन्ति अन्य अन्य कालूक स्ट्राप्त का दुन्य के अस्ति अस्ति

WHEN RECORDED MAIL TO EXECUTE THE TENT HAVE A PROPERTY FOR THE TENT OF THE PROPERTY OF THE PRO त सहरक्षेत्र होते कि.प्रिक्षण प्रकृषि सुर्वेद्ध स्थापक क्षिण क्षिण क्षिण स्थापक स्थाप क्षाप्त के विकास के का क इ.स.च्या के कि.प्रकृष के प्रकृषि सुर्वेद्ध स्थापक कि.प्रकृष के अधिकार स्थापक स्थापक के स्थापक के का किसी का कि

er die 1845 was einel Transport des geste gestage is freelige die konder die vollen en minimity to be politicular telesperatient. hen alteratore en la manci francia in panterpri, la line pacin ha manni domana dall recebera interdecity Petr stell call to the more and as a described in the property and explained because the Appendix of the Control of the Appendix of the Append 1376103 caret plant general graph of the periodic action specifical blooding belonging as the contract of the

TAX ACCOUNT NUMBER (1987) of the destrict the street street of the second to be also also destreet and the order of the second o

and the state of a specific property of the state of the

paramaka 1785 kan basa k<mark>an kampi</mark> ingaraka panjarahan mangarakan kan asalah negarangi inganasan kan mengangi pendangan

gelde for leggeld de mar grægspaje på **DEED** e **OF** el **TRUST** på kræde skog er djanget och er skadenig för Belder forskring i grad benånder for på krægspaje mongre och på på krædenik forsjort kræde et die och er produktige The Libert Libert Strategy of shing restance to the professional professional strategy are the control of the control of the professional particles and the control of the

and the responsible speeds as known has a new risings gold our temperatures when they can acquick also so the arms appe

के रूपण के विकास राज्य का द्विताओं मुंदोल ने रूप कुला प्रचारत कार्य रहें जातिहें मुलेबुटीयों के स्टाप में बबर अने वह उस एक एक एक एक एक उस है। THIS DEED OF TRUST ("Security Instrument") is made on December 28, 1999. The grantor is MICHAEL D. ICENBICE and MARILYN D. ICENBICE & MARILY DE SERVICE DE

('Borrower'). The trustee is AmeriTitle of the light of the graph postering of the graph property of the state of the stat

。 1960年2月2日(1967年1月)(1967年日)(1968年1日)

AmeriTitle And Connected to the longer of the section substitute that general contents pureas a modern company major

222 South Sixth St... Klamath Falis, OR 97601 ("Trustee"). The beneficiary is Highland Community Federal Credit Union

e gran egete et e entre etan el angue gui neem par en grang op migrang etan par etan en angue en es en especie which is organized and existing under the laws of the United States of America , and whose address is 3737 Shasta Way. Klamath Falls: OR 97603 or good state groups and a second state of the second

Seventy Five Thousand and no/100

("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 full debt, if not paid earlier, due and payable on February 1, 2014 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. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in satisfact and Klamath and Alexander County, Oregon:

Lots 20, 21, 22 and 23 in HAGER ACRES, according to the official plat thereof on file in the office of the County Clerk of Klamath County to Oregon and promoting southern it of the county to the state of the second second second and the county of the county o

rang Contogram o ranganakan minupakan maranti marangan rosa mili can bishimik.

CODE 089 ACCOUNT NO. 3909-012DA-01100-000 KEY NO. 566569 senger or early been messaging trades and property consumers of the consumers

strende and and before the source of the second which has the address of 7344 HAGER WAY, KLAMATH FALLS, a supplement of second first and [Street, City],

Oregon ("Property Address"); and the second of the second

THE STATES AND AND MEMORIPHE AND INCOME AND INCOME OF THE PROPERTY AND AND AND AND AND THE PER STATES OF THE PERSON OF THE PERSO

it here was everted in the property and his resem



TOGETHER WITH all the improvements dow 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 as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will

defend generally the title to the Property against all claims and demands, subject to any encumbrances 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 covenant and agree as follows: 1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") 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. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity Escrow items or otherwise in accordance with applicable law. (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

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any twelve monthly payments, at Lender's sole discretion. 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

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; this Security Instrument.

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 (2) 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.

6R(OR) (9603) 01

Page 2 of 6

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 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.

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

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

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

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

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 mertgage 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 tetain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve read out to be an excising agreed by Lender and a become available and is also account there es de sanctor et establista de sancto et monte en entre en entre en entre en la company de la compan

-6R(OR) (9803).01

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the pariod 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

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 security instrument immediately before the taking, unless nortower and conder otherwise agree in writing, the sound security instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total unis occurry instrument snart of reduced by the amount of the process multiplied by the foir market value of the Property immediately before the taking, divided by (b) the fair market value of the Property in which the fair before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property in which the fair before the taking. Any balance shall be paid to Borrower. market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or secured by this Security Inst. nent, whether or not then due.

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's Successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the

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 exercise of any right or remedy. paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security paragraph 17. Borrower's covenants and agreements snatt be joint and several. Any Borrower who co-signis this Security Instrument only to mortgage, grant and convey that 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 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 requeing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any

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 prepayment charge under the Note. or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to of any other address bottomer designates by notice to Lender, any notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

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

16. Borrower's Capy. 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 to be severable. Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date

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 of this Security Instrument.

permitted by this Security Instrument without further notice or demand on Borrower. होत्या क्षेत्रमण्डांत्र हान्यास्त्रं । अनुसार्वान्तुं के स्थानम् क्ष्रस्मीतृत्वे क्रानिस्त्रात् ्राह्म सम्बद्धारी हे अभी संस्थान स्थान है। अस्तर स्थान है अस्तर के ब्रिक्ट संस्थित है असे स्थान स्थान स्थान स

18. Borrows 's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have culor espect of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicible 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 Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall

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.

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

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

any removal or outer remember of any reactions substance anceting the Property is necessary, notioned small promptly that 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 NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited

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 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

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 or persons legally

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

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.

	સામાં એ પ્રેક્ષા ભાગમાં જાતા છે. સામે અમારોકો પોલાક મેળી પ્રકાર પાસ્તામાં આવી છે. પાસ્ટીને સ્ટ્રીમાં મોળા આવ્યો સેવાન પાસ્ટી
	m Rider 1-4 Family Rider
Graduated Payment Rider Planned Uni	t Development Rider Biweekly Payment Rider
Rate Improv	ement Rider Second Home Rider
VA/Rider Control of the Control of t	wify) tage wholes as market a court of a first being
comment of the present of the second seguite confident to second	
	स्रो स्ट्राहर स्थानक ् <b>राम्यका</b> होते हेन्य राज्यसम्हरी हान्य राज्यसम्बद्धाः
	e ha heritage ombere tag the air comercies out the subs. Including
	પાસું <b>માન્યમાં માત્ર કે પ્રકૃતિ પૈકાનો પ્રકૃતિ છે.</b> આ કે તું તું પ્રાથમિક કે માત્ર
BY SIGNING BELOW, Borrower accepts and agrees to it	he terms and covenants contained in this Security Instrument a
in any rider(s) executed by Borrower and recorded with it.	on her he as no training the loffer for an account of the
Witnesses: from the array agree and a stage, the second by Affilms	Carried and the first of Joseph of the forest in the state of the
ार ने स्टान्त्रीय अधिकार है। अने स्टान्स्य कर कार्यक्रम स्टान्स्य कर है।	
- Territoria () () () () () () () () () () () () ()	MECHUEL DY TO EMPTOP
o politico e que percenta e en un relación de la percenta de la como de la como que per en la como de la como d Como como como como como como como como	and the second tension of the second second second in the control of the second
ा । प्राप्त के स्थान के स्थान वाहरू के कार स्थान के स्थान क	o en la maria de la francia de la companio della co
	Marchy / Xcerbice ise
	MARILYN D. ICENBICE
THE PICE OF BUILDING WITH THE PROPERTY OF THE SUC TO	u e una comenque decimita de la la filla participa de la comença de la comencia della comencia de la comencia della comencia d
a kanden an dis epitaka may ita pada lagandidak pakandi d	त रि.में वर्ष क्रम इस्पेस्ट इस्कार्य है। इसर प्रदेश है। इसर प्रधानमान स्वत
The forest of the respect to a self-political part sale. If it is not to	aut le mei tapus sui de pejara des que sidentica in tipo (Se
serviced by the facility lines and it unit sale of Boudacts	erg. The public shall forther grinder bearings of the Bom.
	अंतरकार्व होता । व देश प्राप्त कार्यात विकास के प्राप्त कार्य कार्य कार्य कार्य कार्य कार्य कार्य कार्य कार्य क
The a director few state in the financial seem that during its making	pe the colling premium per life anglich eilt, generall eil our per chartis.
STATE OF OREGON, Klamathin cones and all and the state of	County ss:
On this 28th day of December	1998 , personally appeared the above name
MICHAEL D ICENBICE and MARILYN D. ICENBICE	The Dig pase man sale and agree is Takhan. The Australian and Sale and Andrew Man was continued to the sale and the sale and the sale and the sale and th
expert parties provide as a large much from the ask order.	and acknowledg
	ntary act and deed. In property of the problem has problem to prove on
	की र कर में प्रमुखे के मुक्ति कार्ति कर सोचा अगल पूर्व के के प्रदेश कर कर
My Commission Expires: 12-20-02	Before me: Bette de la
(Official Seal)	ार्ल हो। हा तुत् केम्प्रेकटच्यु चंदरी नदी मा अनुसर का आर्टिटी का प्रदेशकार्य
	and the second section of the second section is a second second section of the second section is a second section of the second section of the second section is a second section of the section of the second section of the section of the second section of the sec
M. A.	WINDOW STANIA
( COLON NULLO-CREGON ()	THUMBOXY COUL
COMMIN BIOK NO. STROM	Notary Public for Oregon
MY COME INSIGN EXPIRES DEC 20, 2002 ()	
and the control of th	
	हरायक्रेट है कि में अधिक विक्रियों के उस वर्ष्य कर क्षेत्र के कि सर्वेद वर्ष्य कर है
<u>rangianai, ayuk ak ali egapeldan da bah gual bilanamanga i mar giba</u>	gidoscajuli kies Republica epig pie bidge to gui pre gasto, ne
postancia, pracija ni opravljeni ad pisti grašištanimoga I maj ijba <b>BRORI 2000,21</b> 000 - oblasi prijiša grašištani goda 2000.	ାଧିକ ବର୍ଣ୍ଣାଣ ଜନ୍ମ ବିହ୍ୟାର୍ଥିତର ବୃଦ୍ଧା ବିବି ଅଧିକୃତ ହେ ମୁଣ ନମନ୍ତରରେ ଅବ ବୃଦ୍ୟରେ ଦୁରୀ ବର୍ଷ ବୃତ୍ୟୁକ୍ତ ରଥି ନମ୍ଭ ବ୍ୟର ହେ ମୁଣ କରି <b>Form 3038, 9/</b>
terskeide ging ik el syggjórasád, hár gyráláskeindigg letas egyke <b>(1) 4RION 2003,01</b> 8CC szásak pajáká gyákásákas gyrálásak <b>Per</b>	gidoscajuli kies Republica epig pie bidge to gui pre gasto, ne
tionista, pon ne si opiniono di thio prikipitamboro i con 1938.  ***********************************	i la sonipii sko kippelioa yan sin balas le que recento de Boldia qui usa signik allama oso sa sa se F <b>orm 3038,9/</b> sa leccul que sambos est successo de secola de aquesto qu
terden di uran er et egipejeke ed just grafiskennoggijere i jer anden i gresigere i de en julijar grafisken grij en er erer ogsens om jerte eragis miljergrafisk filmsken kengt bet erer ogsens og for ble et rege belænte ske kengerske til skrigt	e ka keminii share signieda as egan is ki shkipa ke igas maa asee sa <b>60 9</b> 00 gay hara signika sabi etas osee sa is o hara f <b>orm 3038,9/</b> ka kemen gay sabishisa sabi kasa osee sa is o hara fa isangan sabi ka ka kemini sabi ka ka ka ka ka ka ka ka ka kada penga shaqid iya sabishi i fab a ki ka kasa ka ka ka ka ka hara sabi sabi
Tresional form is all original of the gradulation of the collection of the collectio	e ka kengga sake sepandaka epang asa sakes te gan nasa sake da Gol Gu, gan sakesa sah keng once sa nya sa pengon 3038,9/ na leungi gan sakesasan nen masaka sakesa sake sakesa sakesa sa habipana sakesa sakesah sakesa nga nasaka sakesa sakesa sakesa sakesa sakesa sakesa sakesa sakesa sakesa sakes bu pengon sakesa sakesah sakesa s
The first of the control of the gradient managed to the control of	i kolonija i samo sepandika openji oko biloje te iga i nova salo i na Goldini iga i ora sepandi salosno modeli i openi openi obeni openi o
The control of the control of the graduation of the control of the	i la confini 1400 enprela a confini della le que cominace de solo fini con income ance de solo fini con income ance de solo fini accesso de la confini con income ance de solo fini con income de solo fini con income de solo fini con income ance de s
The first second course of the preference of the production of the	i la confinit i de la production com la collection de Form 3038 9/ collection de la confinit de la collection de la collectio
The links of links of links of links section of the links of links	i la confini 1400 enprela a confini della le que cominace de solo fini con income ance de solo fini con income ance de solo fini accesso de la confini con income ance de solo fini con income de solo fini con income de solo fini con income ance de s
the civil to the second considerable the confident condition of the civil conditions of the civil cond	i la confinit i de la production com la collection de Form 3038 9/ collection de la confinit de la collection de la collectio
The first of the second of the president of the control of the con	i la confinit i de la production com la collection de Form 3038 9/ collection de la confinit de la collection de la collectio
THE PROPERTY OF KLAMATH: S.	i la confinit i de la production com la collection de Form 3038 9/ collection de la confinit de la collection de la collectio
The property of the property o	for the control of the second
The second second is a second	for the case of the state of th
The property of the property o	for the control of the second