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Please direct all correspondence to the following address:

WHEN RECORDED MAIL TO  
FBI MORTGAGE COMPANIES  
4349 SW REEDERS BLVD.  
LITTLE ROCK, AR 72205

LOAN # : 16336690  
ACCOUNT NUMBER  
TAX ACCOUNT NUMBER

MTT, 4609 (O-MQ)

## DEED OF TRUST

THIS DEED OF TRUST, <sup>SEAL</sup>  
MADE IN THE CITY OF  
DETROIT, MICHIGAN,

Instrument 1 is made on JANUARY 7, 1999.

The grantor is

The author is AMERIKETTE

(“Borrower”)).

The beneficiary is ST MORTGAGE

VERBULUS EST LA PREMIÈRE MONTAGNE SUSCITÉE

(“Trustee”).

existing under the laws of  
and whose address is 2345

NAME OF PERSONS  
NUMBER OF PERSONS STATE AND CITY

which is organized and

("Lender").

of EIGHTY SEVEN THOUSAND SEVEN HUNDRED AND NO/100\*\*\*\*\* Dollars  
is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"),  
in the full debt, if not paid earlier, due and payable on FEBRUARY 1, 2029.  
er: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,  
(b) the payment of all other sums, with interest, advanced under paragraph 7 to protect  
and (c) the performance of Borrower's covenants and agreements under this Security  
Instrument. Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the  
REMOULDING PROPERTY, Oregon.

SEARCHED INDEXED SERIALIZED FILED  
AP # 46-9-01000-DIV 10

ED HUNTER AND MADE A FAIR MURDERER AS EXCELSIOR

which has the address of 13150 SPRING LAKE RD., LAMINCH FALLS.

Oregon 97603 Zip Code

#### **Property Adverse**

[Street, City])

ORIGIN- Single Family -FNMA/FHLMC UNIV  
YMF SR(OR) (0603) Form 30189911 Aspirated  
ORVINEED 61

ARM INSTRUMENTS

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TOGETHER WITH all the improvements now or hereafter a part of or of the foregoing is referred to in this

BORROWER COVENANT, that the Property and that the Property is used the title to the Property against all claims

THIS SECURITY INSTRUMENT varies by jurisdiction to constitute

#### UNIFORM COVENANTS. Borrower

1. Payment of Principal and Interest of and interest on the debt evidenced by

2. Funds for Taxes and Insurance on the day monthly payments are due assessments which may attain priority over the Property, if any; (c) yearly insurance premiums, if any; and \$, in lieu of the payment of mortgage and hold Funds in an amount not to exceed Borrower's escrow account under the Section 2601 *et seq.* ("RESFIA"), unless collect and hold Funds in an amount not current data and reasonable estimates of

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including in any Federal Home Loan Bank). Lender shall apply the Funds to pay the Escrow Items, unless Lender pays Borrower interest may require Borrower to pay a one-time charge for this loan, unless applicable law provides otherwise. Unless an agreement is made, if applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest shall be paid on the Funds. Lender credits and debits to the Funds and the principal security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the excess Funds in accordance with the amounts permitted to be held by applicable law, Lender shall account to Borrower for the deficiency. Borrower shall make up the deficiency in no more than twelve monthly

Upon payment in full of all sums secured by Lender, if, under paragraph 21, Lender shall apply any Funds held by Lender at the time

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,

4. Charges Lien. Borrower shall pay 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 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

Borrower shall promptly discharge any lien to the payment of the obligation secured by the against enforcement of the lien in legal proceedings which or (c) secures from the holder of the lien and Lender determines that any part of the Property may give Borrower a notice identifying the lien 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 within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. The insurance carrier providing the insurance shall be reasonably withheld. If Borrower fails to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall have the right to hold the policies and renewals premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender

Unless Lender and Borrower otherwise agree, damaged, if the restoration or repair is economically feasible or Lender's security would be lessened. Lender's security is not lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not the due, within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then Lender may collect the insurance to restore the Property or to pay sums secured by this Security Instrument, whether or not the notice given.

venues now or hereafter erected on the property, and all easements, appurtenances, and property. All rights and liabilities shall also be covered by this Security Instrument. All property herein referred to as the "Property".

Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey unencumbered, except for encumbrances of record. Borrower warrants and will defend generally his and demises, subject to any encumbrances of record.

combines uniform covenants for national use and non-uniform covenants with limited uniform security instruments covering real property.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal

Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender under the Note until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and this Security Instrument is a lien on the Property; (b) yearly leasehold payments or ground rent or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 1. These items are called "Escrow Items." Lender may, at any time, collect the maximum amount a lender for a federally related mortgage loan may require for Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of expenditures of future Escrow Items or otherwise in accordance with applicable law.

Lender, if Lender is such an institution or Lender may not charge Borrower for holding Funds, unless Lender pays Borrower interest may require Borrower to pay a one-time charge for this loan, unless applicable law provides otherwise. Unless an agreement is made, if applicable law requires interest to be paid, Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing 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 deficiency. Borrower shall make up the deficiency in no more than twelve monthly

by this Security Instrument, Lender shall promptly refund to Borrower any Funds held all acquire or sell the Property. Lender, prior to the acquisition or sale of the Property, one of acquisition or sale as a credit against the sum secured by this Security Instrument. Lender shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sum secured by this Security Instrument. If 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 Lien. Borrower shall pay taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument unless Borrower: (a) agrees in writing with Lender to subordinate the lien to this Security Instrument; (b) contests in good faith the lien by, or defends 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 the lien is subject to a lien which may attain priority over this Security Instrument, Lender 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 within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained at the amounts and for the periods that Lender insurance shall be chosen by Borrower subject to Lender's approval which shall not interfere with the insurance coverage described above, Lender may, at Lender's option, obtain coverage in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall acceptability of the insurance carrier and Lender. Lender may, at Lender's option, obtain coverage in accordance with paragraph 7.

Unless Lender and Borrower otherwise agree, damaged, if the restoration or repair is economically feasible or Lender's security would be lessened. If the restoration or repair is not lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not the due, within 30 days a notice from Lender that the insurance carrier has failed to settle a claim, then Lender may collect the insurance to restore the Property or to pay sums secured by this Security Instrument, whether or not the notice given.

Unless Lender and Borrower otherwise agree, the due date of the monthly payments as set forth in the Promissory Note shall be the date the Property is acquired by Lender, prior to the acquisition shall pass to Lender.

any application of proceeds to principal shall not extend or postpone  
Paragraph 1 and 2 or change the amount of the payments. If under paragraph  
insurance policy and proceeds resulting from damage to the Property  
the sum received by this Security instrument immediately prior to the

6. Occupancy, Preservation, Maintenance and Repair. Borrower shall occupy, establish, and maintain the Property as a single family dwelling in accordance with the Security Instrument and shall continue to do so until the date of final payoff of the Note, unless Lender otherwise directs. In the event of occupancy by anyone other than the Borrower, the Borrower shall be liable for all expenses, costs, and attorney's fees incurred by Lender in connection therewith. If the Borrower fails to maintain the Property in a reasonable manner, or if the Borrower commits waste, civil or criminal, or if the Borrower fails to pay taxes, insurance premiums, or other charges against the Property, Lender may take such action as is necessary to protect its interest in the Property, including, without limitation, the right to sue for damages, to require the Borrower to make repairs, to deduct from the monthly payment the amount necessary to make the required repairs, to require the Borrower to pay the amount necessary to make the required repairs, or to cause the required repairs to be made by others and charge the cost thereof to the Borrower. Lender may also exercise the rights set forth in paragraph 18 of this Security Instrument.

**7. Protection of Lender's Rights:** Security instrument, or there is a legal problem in bankruptcy, probate, or condemnation, it is necessary to protect the value of the Property secured by a lien which has priority over the Property to make repairs. Although

Any amounts disbursed by Lender  
Instrument. Unless Borrower and Lender  
disbursement at the Note rate and shall

**8. Mortgage Insurance.** If Lender  
Instrument, Borrower shall pay the premium  
insurance coverage required by Lender if  
substantially equivalent to the mortgage  
the mortgage insurance previously in effect.  
mortgage insurance coverage is not available,  
mortgage insurance premium being paid  
use and retain these payments as a loss re-  
the option of Lender, if mortgage insurance  
approved by Lender again becomes available,  
insurance in effect, or to provide a loss re-  
agreement between Borrower and Lender.

9. Inspection. Lender or its agent may notice at the time of or prior to an inspection.

In the event of a total taking of the Property or not then due, will any excess paid to Borrower immediately before the taking, unless Borrower shall be reduced by the amount of the principal immediately before the taking, divide it to be paid to Borrower. In the event of a partial taking is less than the amount of the sum owing or unless applicable law otherwise provides, whether or not the sums are then due.

If the Property is abandoned by Borrower or settles a claim for damages, Borrower fails to collect and apply the proceeds, at its option, instrument, whether or not then due.

Unless Lender and Borrower otherwise agree,  
the due date of the monthly payments referred

11. Borrower Not Refused; Forbearance. The amortization of the sums secured by this Security instrument shall not operate to release the liability of the original proceedings against any successor in interest to this Security instrument by reason of an forbearance by Lender in exercising any right.

12. Successors and Assigns. Notwithstanding anything contained in the Note, the instrument shall bind and benefit the successors and assigns of Borrower's covenants and agreements shall execute the Note; (a) is co-signing this Securit

the Property. If Borrower fails to perform the covenants and agreements contained in this  
Agreement that may significantly affect Lender's rights in the Property (such as a proceeding  
for forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever  
action is necessary to protect Lender's rights in the Property. Lender's actions may include paying any sums  
due under this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering  
a Lender may take action under this paragraph 7, Lender does not have to do so.  
idea: this paragraph 7 shall become a fiduciary debt of Borrower secured by this Security  
Instrument. I agree to other terms of payment these amounts shall bear interest from the date of  
payable, with interest, upon notice from Lender to Borrower requesting payment.  
Required mortgage insurance as a condition of making the loan secured by this Security  
Instrument required to maintain the mortgage insurance in effect. If, for any reason, the mortgage  
insurance ceases to be in effect, Borrower shall pay the premiums required to obtain coverage  
previously in effect, at a cost substantially equivalent to the cost to Borrower of  
obtaining an alternate mortgage insurer approved by Lender. If substantially equivalent  
coverage is obtained, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly  
Borrower will provide the insurance coverage lapsed or ceased to be in effect. Lender will accept  
any coverage in lieu of mortgage insurance. Less reserve payments may no longer be required, if  
coverage (in the amount and for the period that Lender requires) provided by an insurer  
is obtained. Borrower shall pay the premiums required to maintain mortgage  
insurance until the requirement for mortgage insurance ends in accordance with any written  
or applicable law.

make reasonable entries upon and inspections of the Property. Lender shall give Borrower  
specifying reasonable cause for the inspection.

(an) award of claim for damages, direct or consequential, in connection with any  
the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall

ity, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not in the event of a partial taking of the Property in which the fair market value of is equal to or greater than the amount of the sums secured by this Security Instrument or Lender otherwise agree in writing, the sums secured by this Security Instrument exceeds multiplied by the following fraction: (4) the total amount of the sums secured the fair market value of the Property immediately before the taking. Any balance shall taking of the Property in which the fair market value of the Property immediately before is secured immediately before the taking, unless Borrower and Lender otherwise agree provides, the proceeds shall be applied to the sums secured by this Security Instrument

t, or if, after notice by Lender to Borrower that the condemnor offers to make an award, respond to Lender within 10 days after the date the notice is given, Lender is authorized either to restoration or repair of the Property or to the sums secured by this Security

Agree in writing, any application of proceeds to principal shall not extend or postpone  
it to paragraphs 1 and 2 or change the amount of such payments.

**Waiver.** Extension of the time for payment or modification of  
any instrument granted by Lender to any successor in interest of Borrower shall not  
extinguish or Borrower's successors in interest. Lender shall not be required to commence  
refuse to extend time for payment or otherwise modify or retitle rights of the sureties secured  
demand made by the original Borrower or Borrower's successors in interest. Any  
remedy shall not be a waiver of or preclude the exercise of any right or remedy.  
**Liability; Co-signers.** The covenants and agreements of this Security  
Instrument and Borrower, subject to the provisions of paragraph 17.  
Any Person who co-signs this Security Instrument but does not  
have a mortgage grant the document that Borrower's interest

under the terms of this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, reduce or make any accommodations with regard to the terms of this Security Instrument if Note until it shall become due.

**13. Loan Charges.** If the loan statute that law is finally interpreted so that the instrument is subject to a law which sets maximum loan charges, and the permitted limits then: (a) any such 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 exceed permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

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

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

**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 after any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

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 Borrower.

**18. Borrower's Right to Reinstate.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may 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 not apply in the case of acceleration under paragraph 17.

**19. Sale of Note; Change of Loan Servicer.** The Note or 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 Substance 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 for 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. 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 Substance" 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, 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, 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 provided by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence. If Lender invokes the power of sale, Lender shall execute or cause its trustee to execute a written notice of the occurrence of an event of default and of Lender's election to use 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.

by applicable law to Borrower and its  
Trustee, without demand on Borrower  
and under the terms designated, with  
respect to all or any parcel of  
Property; (e) all or any parcel of  
Property; (f) the Property at any rate.

Trustee shall deliver to the person  
or implied. The recitals in the Trustee  
shall apply the proceeds of the sale in  
Trustee's and attorney's fees; (b) to  
legally entitled to it.

22. Reconveyance. Upon payment  
Property and shall surrender this Secu-  
Trustee shall reconvey the Property wil-  
or persons shall pay any recordation  
costs.

23. Substitute Trustee. Lender may  
hereunder. Without conveyance of the  
Trustee herein and by applicable law.

24. Attorneys' Fees. As used in this  
awarded by an appellate court.

25. Riders to this Security Instru-  
Instrument, the covenants and agree-  
ments of this Security Instru-  
[Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- V.A. Rider

other persons restricted by applicable law. After the time so stated by applicable law,  
it, shall sell the Property at public auction to the highest bidder in the time and place  
of sale, or to one or more parcels and in any order Trustee determines. Trustee may  
public announcement at the time and place of any previously scheduled  
date: the Property at any rate.

or Trustee is entitled to conveying the Property without any covenant or warranty, expressed  
deed shall be prima facie evidence of the truth of the statements made therein. Trustee  
following order: (a) to all expenses of the sale, including, but not limited to, reasonable  
sums secured by this Security Instrument; and (c) any excess to the person or persons  
legally entitled to it.

of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the  
Instrument and all notes evidencing debt secured by this Security Instrument to Trustee.  
out warranty and without charge to the person or persons legally entitled to it. Such person  
is.

from time to time, remove Trustee and appoint a successor trustee to any Trustee appointed  
Property, the successor trustee shall succeed to all the title, power and duties conferred upon  
this Security Instrument; and in the Note, "attorneys' fees" shall include any attorneys' fees  
awarded by an appellate court.

ent. If one or more riders are executed by Borrower and recorded together with this Security  
Instrument, 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.

- Condominium Rider
- Building Development Rider
- Sale Improvement Rider
- Other(s) specify \_\_\_\_\_
- 1-4 Family Rider
- Bi-weekly Payment Rider
- Second Home Rider

BY SIGNING BELOW, Borrower  
any rider(s) executed by Borrower and  
Witnesses:

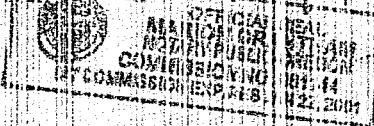
*Melvin R. Pritchard*  
MELVIN R. PRITCHARD

STATE OF OREGON,

On this 13 day of July, 2001,

*Melvin R. Pritchard*  
and acknowledged the foregoing instrument  
to be my voluntary act and deed.

My Commission Expires:  
(Official Seal)



OREGON Single Family FNMV MORTGAGE  
VMP-GR(OH) 96521 Form 303S-090, Lien

*Melvin R. Pritchard*  
County ss:

personally appeared the above named

*Melvin R. Pritchard*  
voluntary act and deed.

Belonging:

Notary Public for Oregon

FORM INSTRUMENT

05/01

Page 5 of 5

ORIVEDED

EXHIBIT "A"  
LEGAL DESCRIPTION

100-8

A parcel of land being that portion of the SW1/4 NE1/4 SE1/4 of Section 10, Township 40 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, lying West of a private drain ditch, said parcel being more particularly described as follows:

Beginning at the Southwest corner SW1/4 NE1/4 SE1/4 of Section 10; thence North 89 degrees 45' 43" East along the South line of said SW1/4 NE1/4 SE1/4, 324.12 feet to the entering of a private drain ditch; thence following said private drain ditch the following courses:

North 22 degrees 15' 16" East, 106.83 feet; North 01 degrees 34' 35" West, 80.15 feet; North 16 degrees 11' 21" West, 238.24 feet; North 21 degrees 56' 54" West, 93.78 feet; North 35 degrees 32' 16" West, 77.42 feet; North 38 degrees 15' 4" East, 113.61 feet to a point where said ditch intersects the North line of the SW1/4 NE1/4 SE1/4 of said Section 10; thence South 89 degrees 45' 31" West along said North line 135.41 feet to the Northwest corner thereof; thence South 00 degrees 12' 0" West, 656.96 feet to the point of beginning.

STATE OF OREGON, COUNTY OF KLAMATH

Filed for record at request of  
January A.D. 1969  
of Monty K.

Amplified

111511  
RE

on Dec. 14, and duly recorded in Vol. 199

Date 2364

Linda Smith, County Clerk

Fees \$35.00

by *Patricia L. Karr*