

THE PHILADELPHIA MORTGAGE COMPANY

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1150 IMPERIAL LANDING CIRCLE INC
LAKESPIN, CA 94939

LOAN# 692379

4 773-1419

THE JEWISH CHRONICLE

THIS DEED OF TRUST OR SECURITY
THE BORROWER IS STEPHEN JAMES WEDDE

The author is AMBROSE TIE

The beneficiary is HEADLANDS MORTGAGE COMPANY, which is organized and existing under the laws of Oregon, 1160 N. HUMPTON AVE., #250, S.E. Borrower owes Lender the principal sum of TWENTY THOUSAND TWO HUNDRED DOLLARS (U.S.\$ 20,250.00) and interest thereon, instrument ("Note"), which provides for payment on FEBRUARY 1, 2014. The Note, with interest and all receivables, etc. advanced under paragraph 7, is subject to all covenants and agreements under this Security Agreement. Trustee, in trust, with power of sale, at Clatskanie, Oregon.

AS MORE PARTICULARLY DIS
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APR 10 1961 2

which has the address of 777 CADDEON.

KLAMATH FALLS

TOGETHER WITH all the improvements, fixtures now or heretofore, a part of the property, instrument; All of the foregoing is referred to

BORROWER COVENANTS (a) Borrower covenants to buy the Property and that the Property is used generally the title to the Property again.

THIS SECURITY INSTRUMENT combines by jurisdiction to constitute a release

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JANUARY 12, 1999

10. The following table gives the number of hours worked by each of the 1000 workers.

(“Borrower”),
and (“Trustee”).

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YER ROSA, CA 95401 ("Lender").
FIFTY AX NC/1100
its debt is evidenced by Borrower's note dated the same date as this Security
Instrument with the full debt, if not paid earlier, due and payable
by instrument secures to Lender: (a) the repayment of the debt evidenced by
items and modifications of the Note; (b) the payment of all other sums, with
the security of his Security Instrument; and (c) the performance of Borrower's
instrument and the Note. Borrower's spouse, However, is not vocably granted
the following described property located in Klamath.

REVIEWED BY JAMES HENCHIN, JEFFERSON AND MCGEE

10. The following table gives the number of hours per week spent by students in various activities. Calculate the mean, median, mode and range.

10. The following table shows the number of hours worked by each employee in a company.

10. The following table shows the number of hours worked by each employee in a company.

(Property Address);

on the property, and all easements, appurtenances, and
additions shall also be covered by this Security
Agreement.

This Security instrument is made this day of January, 19_____, by and between the above named parties, and is lawfully created of the estate hereby conveyed and has the right to grant and

numbered, except for encumbrances of record. Borrower warrants and will all claims and liens and, subject to any encumbrances of record,

UNIFORM COVENANTS: Page 1

1. Payment of Principal and interest; principal of and interest on the debentures;
2. Funds for taxes and insurance; (b) Lender on the monthly payments of taxes and assessments which may fall in payment or unpaid rents on the Property insurance premiums if any; (c) yearly to Lender, in accordance with the provisions items are called "Escrow Items". Lender amounts a lender for a federally related Estate Settlement Procedure Act of 1974 a law that applies to the Funds set a lesser amount exceed the lesser amount. Lender may estimate of expenditures of future Escrow Items or

The Funds shall be held in an institution (including Lender, if Lender is such an institution) in the Escrow Items. Lender may not charge account, or verifying the Escrow Items, until to make such a charge. However, Lender may report to the reporting service used by Lender in connection with the Escrow Items, if applicable law requires interest to be paid on the Funds. Borrower and Lender may agree, Borrower, without charge, an annual account which each debit to the Funds was made. The Instrument.

Upon payment in full of all sums secured
Funds held by Lender. If, under paragraph
one of the Property, shall apply any Funds
secured by this Security Instrument.

3. Application of Payments. Unless applicable, Sections 1 and 2 shall be applied: first, to any prepayments; second, to interest due; fourth, to principal due.

4. Charges; Liens. Borrower shall pay all charges which may attain priority over this Security Interest in these obligations in the manner provided in Section 1, directly to the person owed payment. Borrower agrees that if Borrower makes these payments, he will be entitled to a credit against the amount of such payments.

Borrower shall promptly discharge any liability to the payment of the obligation secured by, or defends against enforcement of the enforcement of the lien; or (c) secures from Lender this Security Instrument. If Lender determines that this Security Instrument, Lender may give Borrower one or more of the actions set forth above within 30 days of the date of this instrument. Borrower's Property insured against loss by fire, hazards, floods or flooding, for which Lender requires, periods that Lender requires. The insurance company, which shall not be unreasonably withheld by Lender's option, obtain coverage to protect Lender's interest.

All insurance policies and renewals shall be
shall have the right to hold the policies and renewals
of paid premiums and renewal notices. In the
Lender may make proof of loss if no
loss is shown.

Unless Lender and Borrower otherwise agree, Property damaged, if the restoration or repair of repair is not economically feasible or Lender's rights secured by this Security Instrument, whether the Property, or does not answer within 30 days after Lender may effect the insurance proceeds secured by this Security Instrument, whether or

repayment and Lender may require payment of late charges due under the Note, and to apply such late fees or late charges to the Note. Lender shall waive all rights under the Note to collect late fees or late charges if Lender fails to timely pay the Note in full, a sum ("Forfeit") for: (a) yearly Security Insurance as a fee on the Property; (b) yearly leasehold premiums; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; and (e) any sums payable by Borrower to Lender at any time in lieu of the payment of mortgage insurance premiums. These amounts will be collected and held Funds in an amount not to exceed the maximum amount required for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the amount of Funds due on the basis of current data and reasonable estimates heretofore in accordance with applicable law.

on whose deposits are insured by a federal agency, instrumentality, or entity (lution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay Borrower for holding and applying the Funds, annually analyzing the escrow as Lender pays Borrower interest on the Funds and applicable law permits Lender may require Borrower to pay a one-time charge for an independent real estate tax on with this loan, unless applicable law provides otherwise. Unless an agreement be paid, Lender shall not be required to pay Borrower any interest or earnings on in writing, however, that interest shall be paid on the Funds. Lender shall give to ing of the Funds, showing credits and debits to the Funds and the purpose for e Funds are pledged as additional security for all sums secured by this Security

amounts permitted to be held by applicable law, Lender shall account to Borrower requirements of applicable law. If the amount of the Funds held by Lender at any time when due, Lender may so notify Borrower in writing, and, in such case necessary to make up the deficiency. Borrower shall make up the deficiency in no later than five days.

by this Security Instrument, Lender shall promptly refund to Borrower any amount which Lender shall have received or paid out in respect of the Property, Lender, prior to the acquisition or holding by Lender at the time of acquisition or sale as a credit against the sums payable under the Note, except to the extent that such amounts are otherwise required by law to be held by Lender.

taxes, assessments, charges, fines or penalties, and leasehold payments, as provided in paragraph 2, or if not paid in full, shall promptly furnish to Lender directly, Borrower shall promptly credit impositions attributable to the Property or ground rents, if any. Borrower shall pay all taxes, assessments, charges, fines or penalties, and leasehold payments, as provided in paragraph 2, or if not paid in full, shall promptly furnish to Lender receipts evidencing the payment of such taxes, assessments, charges, fines or penalties, and leasehold payments, as provided in paragraph 2.

which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the lien in a manner acceptable to Lender; (b) contests in good faith the lien in legal proceedings which in the Lender's opinion operate to prevent the holder of the lien from agreement satisfactory to Lender subordinating the lien so that any part of the property is subject to a lien which may obtain priority over Borrower's notice identifying the lien. Borrower shall satisfy the lien or take one hundred days of the giving of notice.

ever shall lose, included within the term "extended coverage" and any other hazards, including his insurance shall be maintained in the amounts and for the insurance shall be chosen by Borrower subject to Lender's right to maintain coverage described above, Lender may, at the Property in accordance with paragraph 7, Lender and shall include a standard mortgage clause. Lender requires, Borrower shall promptly give to Lender all receipts Borrower shall give prompt notice to the insurance carrier and

and made promptly by Borrower.

In writing, insurance proceeds shall be applied to restoration or repair of the
economically
lessened and Lender's security is not lessened. If the restoration
is security would be lessened, the insurance proceeds shall be applied to the
due, with any excess paid to Borrower. If Borrower abandons
a notice from Lender that the insurance carrier has offered to settle a claim,
Lender may
not then due
the 30-day period will begin when the notice is given.

1. Lessor Landowner: Borrower shall occupy, establish and use the

at this Security Instrument and shall remain in occupancy, unless Lender or otherwise materially impairing such a default and in a ruling that, in Lender's other material impairment, Borrower shall also be in default if Borrower provides information or statements to Lender (or is evidenced by the Note, including, but not limited to, principal residence. If this Security Instrument merges in whole or in part, title to the Property shall remain in the original Borrower.

7. Protection of Lender's Rights in the Property; Security Instrument, or there is a legal proceeding in bankruptcy, probate, or court, pay for whatever is necessary to protect the include paying any sums secured by a like reasonable attorney's fees and entering on paragraph 7, Lender does not have to do so.

Any amount disbursed by Lender under Security Instrument. Unless Borrower and date of disbursement at the Note rate and shall pay them.

8. Mortgage Insurance. If Lender requires instrument, Borrower shall pay the premium mortgage insurance coverage required by Lender, coverage substantially equivalent to the cost to Borrower of the mortgage insurance if substantially equivalent mortgage insurance equal to one-twelfth of the yearly mortgage applied or ceased to be in effect. Lender's insurance. Loss reserve payments may not fit the amount and for the period that Lender is obtained, Borrower shall pay the premium reserve, until the requirement for mortgage at Lender or applicable law.

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

10. Condemnation. The proceeds of any condemnation or other taking of any part of the property shall be paid to Lender.

In the event of a school seizure of the child, the child shall be paid to the teacher.

In the event of a legal taking of the Property whether or not then due, with any excess paid in market value of the Property immediately before Security Instrument immediately before the taking by this Security Instrument shall be reduced by the amount of the sums secured immediately before the taking. Any balance shall be paid in market value of the Property immediately before the taking unless Borrower and Lender otherwise shall be applied to the sums secured by this Security

If the Property is abandoned by Borrower
or settle a claim for damages, Beneficial
Lender is authorized to collect and apply the
sums secured by this Security Instrument, in
any manner it deems appropriate.

U.S. Lender did Borrower otherwise
notjone he due date of the monthly payment

proceeds to principal shall not extend or
or change the amount of the payment. If
increasing, reducing, and proceeds resulting
in extent of the sums secured by this Security

and Protection of the Property; to tower; Lease Application; Leasehold. If party in borrow; Signing, public notice within sixty days after the execution to occupy; Proprietary as Borrower's principal residence for at least one year or service agreed; in writing, which the tenant shall not be unreasonably withheld, or are beyond; or confirmed, Borrower shall not destroy, damage or impair lease on the Property. Borrower shall be in default if any forfeiture is begun; in Lender's good faith judgment could result in forfeiture or the lien created by his Security Instrument or Lender's security interest, as provided in paragraph 13, by causing the action or proceeding to be terminated, provided forfeiture of the Borrower's interest in of the lien created by his Security instrument or Lender's security interest during the loan application process, gave materially false or inaccurate information (with any material information) in connection with the loan intended to provide Lender with any material information) in connection with the loan application concerning Borrower's occupancy of the Property as a tenant is on a leasehold. Borrower shall comply with all the provisions of the lease, the leasehold term and fee title, shall not merge unless Lender agrees to the

erty. 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 nonpayment or forfeiture or to enforce laws or regulations), then Lender may do and sue for the recovery of the full value of the Property and Lender's rights in the Property. Lender's actions may which has priority over this Security Instrument, appearing in court, paying the Property to make repairs. Although Lender may take action under this

this paragraph 7 shall become additional debt of Borrower secured by this
Lender agree to other terms of payment, these amounts shall bear interest from the
date to be payable, with interest, upon notice from Lender to Borrower requesting

mortgage insurance as a condition of making the loan secured by this Security required to maintain the mortgage insurance in effect. If, for any reason, the term, lepces or classes to be in effect, Borrower shall pay the premiums required to be mortgage insurance previously in effect, at a cost substantially equivalent to the previous, in effect, from an alternate mortgage insurer approved by Lender. If coverage is not available, Borrower shall pay to Lender each month, a sum equal to the premium being paid by Borrower when the insurance coverage will accept, is, and retain these payments as a loss reserve in lieu of mortgage insurance longer be required, at the option of Lender, if mortgage insurance coverage (as required) provided by an insurer approved by Lender again becomes available and required to maintain mortgage insurance in effect, or to provide a loss insurance ends in accordance with any written agreement between Borrower and

the reasonable inspection specified above, and inspections of the Property. Lender shall give prompt notice of any reasonable cause for the inspection.

ware or claim for damages, direct or consequential, in connection with any Property, or for compliance in lieu of condemnation, are hereby assigned and shall be paid over to the Lender, and if the amount of such sums is less than the proceeds, the proceeds shall be applied to the sums secured by this Security Instrument, to Borrower. In the event of a partial taking of the Property in which the fair value of the taking is equal to or greater than the amount of the sums secured by this Security Instrument, unless Borrower and Lender otherwise agree in writing, the sums secured by the amount of the proceeds multiplied by the following fraction: (a) the total value of the taking divided by (b) the fair market value of the Property immediately prior to Borrower. In the event of a partial taking of the Property in which the fair value of the taking is less than the amount of the sums secured immediately before the same is agreed in writing or unless applicable law otherwise provides, the proceeds of this Security Instrument shall be paid over to the Lender.

any instruction whether or not the sums are then due.
if, after notice by Lender to Borrower that the condenser or filters to make an
fails to respond to Lender within 30 days after the date the notice is given,
process, it is opened either for inspection or repair of the Property or to the
ace or not is then due.
ce in virginia any application of proceeds to principal shall not exceed or
red, tried to be applied to the end that no change the amount of such payments.

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11. Borrower Not Released; Forbearance. Lender's forbearance of the sums secured by this instrument does not release the liability of the Borrower to commence proceedings against any claim or offset of the sums secured by the Borrower's successors in interest. Lender may preclude the exercise of any defense by the Borrower.

12. Successors and Assigns; Bound; Security Instrument shall bind and be binding upon Borrower's successors in interest. This instrument binds all persons who sign it, and any assignee of the Note or of the security interest in the Property. Lender may, at any time, assign this instrument to another person or entity, and such assignee shall have all the rights and obligations of Lender under this instrument.

13. Covenants and Agreements of Borrower. The covenants and agreements of this instrument shall be binding upon Borrower, subject to the provisions of paragraph 14. Borrower's covenants in this instrument but does not execute the Note. Borrower's interests in the Property and secured by this Security Instrument, and to make any accommodations with regard thereto.

14. Loan Charges. If the loan secure and that law is finally interpreted so that loans exceed the permitted limit, then (a) to the permitted limit; and (b) any sums Borower, Lender may choose to make payment to Borrower. If a refund is made, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

15. Notices. Any notice to Borrower mailing it in first class mail unless Property Address or any other address in class mail to Lender's address, shall be given as provided for in this Security Instrument.

16. Governing Law; Severability. This 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 be given effect without the conflicting provision being declared to be severable.

17. Borrower's Copy. Borrower shall be given a copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest. If a Beneficial Interest in Borrower 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 require immediate payment in full of all sums secured by this Security Instrument. However, this option 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 instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedy permitted by this Security instrument.

19. Borrower's Right to Reinstatement. Lender may specify for reinstatement of this Security Instrument or (b) entry of a judgment against Borrower for all sums which then would be due under this instrument. Those conditions are that Borrower: (a) pays all expenses incurred in enforcing this Security Instrument; (c) pays all expenses incurred in enforcing this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument and the obligations secured thereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration.

20. 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 (known as the "Loan Servicer") that collects the monthly payments due under the Note and this Security instrument. There also a change in the servicer and a sale of the Note. If there is a change of the Loan Servicer, the notice and the address to which payment should be made. The notice will be given to the new servicer.

21. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any hazardous substances on or in the Property that is in violation of any Environmental Law. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remedial action is required, Borrower shall promptly take all necessary remedial action in accordance with the environmental law.

As used in Emin's recent paper, it is in this context refined to basic IDEAS	so as to allow for the col- lective environs of society	and the social environs of the individual
IDEAS	IDEAS	IDEAS
IDEAS	IDEAS	IDEAS
IDEAS	IDEAS	IDEAS

NON-UNIFORM COVERAGE STATE

21. Acceleration; Foreclosure. Lender shall have the right to accelerate the due date of any covenant or agreement in this Security Instrument if (a) the Borrower fails to pay any sum due under this Security Instrument when due, (b) the Borrower commits a material breach of any covenant or agreement in this Security Instrument, (c) a default occurs under any other instrument or agreement to which the Borrower is a party or by which the Borrower is bound, and such default continues for a period of 30 days after notice from Lender to the Borrower specifying the nature of the default and giving the Borrower a reasonable opportunity to cure the default, or (d) that failure to cure the default continues for a period of 30 days after notice from Lender to the Borrower specifying the nature of the default and giving the Borrower a reasonable opportunity to cure the default. Lender may exercise its right to accelerate the due date of the debt secured by this Security Instrument without further demand and may invoke the power of sale contained in this Security Instrument to foreclose on the property securing the debt. Lender shall be entitled to collect all amounts due under this Security Instrument, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, in
rence of an event of default and of Lender
recorded in each county in which any part
manner prescribed by applicable law to
required by applicable law, Trustee, with
est bidder at the time and place and under
order Trustee determines. Trustee may
the time and place of any previously selected

Trustee shall deliver to the purchaser expressed or implied. The recitals in the quietus therein. Trustee shall apply the sale, including, but not limited to, reasonable expenses; and (c) any excess to the per-

22. Reconveyance. Upon payment of all sums due on the Property and shall surrender this Security Trustee shall reconvey the Property to such person or persons shall pay any reasonable expenses.

23. Substitute Trustee. Lender may, from time to time, appoint a substitute trustee. Without conveyance of title thereto, the Trustee hereinafter and by attorney.

24. Attorneys' Fees. As used in this Section, "attorneys' fees" means fees awarded by an appellate court.

25. Rights to this Security Instrument; 1. Security Instrument, the covenants and agreements supplement the covenants and agreements of the Note(s).

Substances means those substances defined as toxic or hazardous substances by the state's gasoline, lead, mercury, or toxic substance products, toxic materials containing asbestos or formaldehyde, and radioactive materials. As used herein, "federal law" means the laws of the jurisdiction where the property is located that cite to:

Further covenant and agree as follows:

Before prior to acceleration following Borrower's breach of any instrument (but not prior to acceleration under paragraph 17 unless such shall specify: (a) the default; (b) the action required to cure the default; date the notice is given to Borrower, by which the default must be cured; or before the date specified in the notice may result in acceleration of the und sale of the Property. The notice shall further inform Borrower of the right to bring a court action to assert the non-existence of a default or to immediate payment in full of all sums secured by this Security Instrument. he power of sale and any other remedies permitted by applicable law, persons incurred in pursuing the remedies provided in this paragraph 21, attorneys' fees and costs of little value.

Lender shall execute or cause Trustee to execute a written notice of the occurrence of the Property to be sold and shall cause such notice to be given to the Borrower and to other persons prescribed by applicable law. After the time so demanded by Borrower, shall sell the Property at public auction to the highest bidder at the terms designated in the notice of sale in one or more parcels and in any extreme sale of all or any parcel of the Property by public announcement at said sale. Lender or its designee may purchase the Property at any sale.

Trustee's deed conveying the Property without any covenant or warranty, Trustee's deed shall be prima facie evidence of the truth of the statements made in the following order: (a) to all expenses of the sale; (b) to all sums secured by this Security instrument; (c) to persons legally entitled to it.

- time to time remove Trustee and appoint a successor trustee to any Trustee appointed pursuant to this instrument.

Property, the successor trustee shall succeed to all the title, power and duties
hereby given.

ty instrument and in the Note, "attorneys' fees" shall include any attorneys' fees

one or more riders are executed by Borrower and recorded together with this
Agreement, each such rider shall be incorporated into and shall amend and
this Security Instrument at as if the rider(s) were a part of this Security Instrument.

Adjustable Rate Rider
Graduated Payment Rider
Balloon Rider
Misrepresentation Rider
Other(s) [specify] _____

- Conditional Rider
- Planned Unit Development Rider
- Estate Improvement Rider
- Gains/losses Equity Rider

I-4 Family Rider
 Biweekly Payment Rider
 Second Home Rider

BY SIGNING BELOW, Borrower and
any other(s) executed by Borrower and I
and agrees to the terms and covenants contained in the Security Instrument and
covenant with it.

Witnesses:

STEVEN JAMES WIDENER

(Signature)
Borrower

KARIN KAY WIDENER

(Signature)
Borrower

STATE OF OREGON,

KLAMATH

On this 17 day of July, 1984,

and acknowledge the foregoing instrument

My Commission begins



OFEG (IN-Sign Family - Fannie Mae/Freddie
Mac/Deed - AAJ/CD)

to UNIFORM INSTRUMENTS
AGE 6 OF 6

Form 309P-940
02/27/90

2194

HEADLANDS MORTGAGE COMPANY
1100 LARKSPUR LANDING CIRCLE #101
LARKSPUR, CA 94931

LOAN# 602379

Date/Place/Title Line for Recording Lstg

1-4 FAMILY RIDER

Assignment of Rights

THIS 1-4 FAMILY RIDER is a
add is incorporated into and shall be de-
Security Instrument) of the same date

HEADLANDS MORTGAGE COMPANY
of the same date and covering the property

do this 12th day of JANUARY, 1999
and is an amendment and supplement to the Mortgage, Deed of Trust or Security Deed (the
given by the undersigned (the "Borrower") to secure Borrower's Note to
A CALIFORNIA CORPORATION (the "Lender")
described in the Security Instrument and located at
777 CALIFORNIA AVENUE, Klamath Falls, OR 97601
(specify address)

1-4 FAMILY CONVENTIONS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items covered by the Security Instrument but not located in, on, or used, or intended to be, for purposes of supplying or distributing heating apparatus, security and access control equipment, refrigerators, dishwashers, disposals, washers and curtain rods, attached mirrors, cabinets, all of which, including replacements and add-ons, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing shall be included in the Security Instrument (or the leasehold only) as 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 soil, agree to or make a change in the use of the Property in writing so the change Borrower shall comply with all laws, ordinances, regulations and requirements

C. SUBORDINATE LIENS. Except as instrument to be perfected against the Proper

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for

E. "BORROWER'S RENT" FOR RENTS.

F. BORROWER'S OCCUPANCY. A Covenant concerning Borrower's occupancy in Uniform Covenant 6 shall remain in effect until the date of final payoff.

G. OTHER COVENANTS. The following covenants shall remain in effect until the date of final payoff:

MULTISTATE 1-4 FAMILY RIDER - Page

MULTISTATE - (01/91) - AAAP-01

H. DELETION. Uniform Covenant 18 is deleted.

I. UNIFORM COVENANT 6. Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 shall remain in effect until the date of final payoff.

J. FEE. Uniform Covenant 19 is deleted.

1 OF 1

Form 403170-3433

402179

EXHIBIT "A"
LEGAL DESCRIPTION

Beginning at the Northwest corner of Lot 3, Block 102, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, OREGON formerly Teddy Street, 100 feet from; thence Westerly parallel to the Easterly line of California Avenue 35 feet to the point of beginning, being the Northerly 35 feet of the Wasterly 100 feet of Lot 3, Block 102, Buena Vista according to the official plat of the County, Oregon.

Block 102, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, OREGON along the Southerly line of Roosevelt Street, thence Easterly parallel with California Avenue 35 feet, more or less, to the point of beginning, being the Easterly line of the Northerly 35 feet of the BUENA VISTA ADDITION TO KLAMATH FALLS, OREGON. in the office of the County Clerk of Klamath

STATE OF OREGON COUNTY OF KLAMATH

Filed for record at request of

Mortgagor

A.D. 1999

Fees \$50.00

ss.	11/13/00	o o	ck	A.M.	and duly recorded in Vol. M99
on	11/13/00	o o	ck	on Page	2188
by	11/13/00	o o	ck	Linda Smith, County Clerk	