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WHEN RECORDED, MAIL TO:
GREENPOINT CREDIT CORP.
PO BOX 1310
VANCOUVER, WA 98666

99 FEB -1 AM 125

Vol. 199 Page 3630

9721610

MTC 47113-LW

(Space Above This Line For Recording Data)

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on JANUARY 28, 1999
JOSE SOTO
MARIA SOTO

The Grantor is

whose address is 4751 BELLIN DRIVE #106, KLAMATH FALLS OR 97603
("Borrower"). The trustee is

AMERITITLE

whose address is 222 SOUTH SIXTH STREET KLAMATH FALLS, OR 97601
("Trustee"). The beneficiary is

GREENPOINT CREDIT CORP.

which is organized and existing under the laws of the State of DELAWARE
address is PO BOX 1310, VANCOUVER WA

, and whose

** NINETY SEVEN THOUSAND SIX HUNDRED SEVENTY TWO AND 39/100
("Lender"). Borrower owes Lender the principal sum of

Dollars (U.S. \$ 97,672.39). This debt is evidenced by Borrower's Note, Disclosure and Security Agreement dated
the same date as this Security Instrument ("Agreement"), which provides for monthly payments, with the full debt, if not paid
earlier, to be due and payable on JUNE 01, 2029

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Agreement, with interest, and all
renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under
paragraph 6 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements
under this Security Instrument and the Agreement. For this purpose, Borrower irrevocably grants and conveys to Trustee, in
trust, with power of sale, for the benefit of Lender, the following described property located in
KLAMATH

County, Oregon:

>>>> SEE ATTACHED LEGAL DESCRIPTION <<<<

INCLUDING the following Manufactured Home:

CHAMPION HOME B

1999 (year)

1-18435

(make) 484

(model)

J.A.S.M.S.

52

28X46 (size)

(serial number(s))

which has the address of 4233 ARTHUR STREET, KLAMATH FALLS
Oregon 97603 ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances,
rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 seized 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.

ORIGINAL COPY

Initials: J.A.S.M.S.

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- shall be paid to Borrower. 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 secured by this Security Instrument, whether or not then due. Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph 1 or change the amount of such payments.
9. **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 or preclude the exercise of any right or remedy.
10. **Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Agreement: (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 Agreement without that Borrower's consent.
11. **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 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.
12. **Legislation Affecting Lender's Rights.** If enactment or expiration of applicable laws has the effect of rendering any provision of the Agreement or this Security Instrument unenforceable according to its terms, Lender, at its option, may require immediate payment in full of all sums secured by this Security Instrument and may invoke any remedies permitted by paragraph 20.
13. **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.
14. **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 Agreement conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Agreement 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.
15. **Borrower's Copy.** Borrower shall be given one conformed copy of the Agreement and of this Security Instrument.
16. **Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is 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.
17. **Prior Notice and Opportunity to Correct Broken Promise.** Lender will give Borrower prior notice and an opportunity to make up a missed payment or correct a broken promise as required by Section 501 of the Depository Institutions Deregulation and Monetary Act of 1980 (or the regulation which implements it.) The statute (and regulation) do not require Lender to give Borrower prior notice before repossession or requiring payment of the entire balance if either (a) Borrower has abandoned the manufactured home, (b) other extreme circumstances apply such as where Borrower has threatened to do damage to the manufactured home, or (c) this would be Borrower's third notice in any one year.

Initials: JAS MJS PAGE 3 OF 5

18. Sale of Note; Change of Loan Servicer. The Agreement or a partial interest in the Agreement (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 Agreement and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to the sale of the Agreement. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 13 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.

19. 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 residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this paragraph 19, "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 19, "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:

20. Lender's Right in the Event of Default. If (1) Borrower fails to make any payment when due; (2) Borrower fails to keep all of Borrower's promises under the Agreement and all other documents signed with respect to Borrower's loan; (3) Any representation or information given to Lender by Borrower about Borrower, Borrower's financial condition or any collateral for the loan is false; or (4) A proceeding under the Federal Bankruptcy Code is commenced by or against the Borrower, then the Lender may, without notice or demand, but subject to any right of Borrower to any prior notice and opportunity to correct broken promise set out above, Lender may do one or more of the following: (1) Declare the entire outstanding loan balance due and payable at once and proceed to collect it; (2) Foreclose on any collateral insuring the loan according to law; (3) Exercise all other rights, power or remedies given by law; and (4) Recover from Borrower all charges, including all collection costs and attorney's fees to the maximum extent allowed by law, incurred or paid by the Lender in exercising any right, power or remedy provided by this Security Instrument or by law, together with interest on such collection costs and fees at the interest rate in effect from time to time for the loan. In addition, Borrower agrees that the Lender may, at its option, remedy any default by Borrower under this Security Instrument at Borrower's expense, including a default in maintenance of insurance or delivery of the policy as agreed, and upon demand Borrower will reimburse Lender for the cost thereof with interest at the interest rate of the loan. At the option of the Lender, any collection costs or expenses incurred by the Lender to remedy a default shall be payable on demand or shall be added to the balance of the loan, in which case Borrower's scheduled installments shall be increased at the option of the Lender either in any amount sufficient to repay the loan over its remaining term or in an amount sufficient to reduce the balance of the loan at the end of such period as the Lender may reasonably select to an amount equal to what would have been the balance of the loan at the end of such period without any default. Borrower agrees to pay the full outstanding loan balance and all interest and other charges that Borrower owes on this loan. In addition, Borrower agrees to pay any late charges as described in the Agreement.

21. Lender in Possession. Upon acceleration under paragraph 20 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Security Instrument.

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 entitled to it. Such person or persons shall pay any recordation costs.

23. Substitute Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by applicable law.

24. Use of Property. The property is not used principally for agricultural or farming purposes.

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25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.
[Check applicable box(es)]

- ☐ Adjustable Rate Rider
☐ Other(s) [specify]

- ☐ Construction Loan Rider
☐ Security Agreement

26. Security Agreement. This Security Instrument is intended to be a security agreement, pursuant to the Uniform Commercial Code for any building materials, appliances, and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property and any of the items specified in the Security Instrument as part of the Property, which, under applicable law, may be subject to a security interest pursuant to the Uniform Commercial Code, and Borrower hereby grants Lender a first and prior security interest in said items. Borrower agrees that Lender may file this Security Instrument, or a reproduction thereof, in the real estate records or other appropriate index, as a financing statement for any of the items specified above as part of the Property. Any reproduction of this Security Instrument or of any other security agreement or financing statement shall be sufficient as well as extensions, renewals and amendments thereof, and reproductions of this Security Instrument in such form as Lender may require to perfect a security interest with respect to said items. Borrower shall pay all costs of filing such financing statements and any extensions, renewals, amendments and releases thereof, and shall pay all reasonable costs and expenses of any record searches for financing statements Lender may reasonably require. Without the prior written consent of Lender, Borrower shall not create or suffer to be created pursuant to the Uniform Commercial Code any other security interest in said items, including replacements and additions thereto. Upon Borrower's breach of any covenant or agreement of Borrower contained in this Security Instrument, including the covenants to pay when due all sums secured by this party under the Uniform Commercial Code, Lender may also invoke, at Lender's option, the remedies provided in Paragraph 20 of this Security Instrument as to such items. In exercising any of said remedies, Lender may proceed against the items of real property and any items of personal property specified above as part of the Property separately or together in any order whatsoever, without in any way affecting the availability of Lender's remedies under the Uniform Commercial Code or of the remedies provided in Paragraph 20 of this Security Instrument.

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

JOSE A SOTO
JOSE SOTO

BORROWER

Maria SOTO
MARTA SOTO

BORROWER

BORROWER

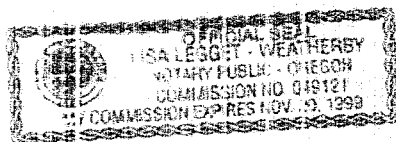
BORROWER

(Sign Below This Line for Acknowledgement)

STATE OF OREGON
COUNTY OF Clatsop

On this 29th day of January, 1999, before me, a Notary Public in and for the State of Oregon, duly commissioned and sworn, personally appeared Jose Soto and Maria Soto, personally known (or proven on the basis of satisfactory evidence) to be the individual(s) who executed the within and foregoing instrument, and acknowledged the said instrument to be his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN UNDER my hand and official seal hereto affixed the day and year in this certificate above written.



Lisa Leggett Weatherly
NOTARY PUBLIC AND FOR THE STATE OF OREGON, RESIDING AT
Amesville

My commission expires: 11/20/99

**CONSTRUCTION LOAN RIDER TO
THE SECURITY INSTRUMENT
(MANUFACTURED HOUSING UNITS)**



TO BE RECORDED WITH THE SECURITY INSTRUMENT

LENDER: GREENPOINT CREDIT CORP.

BOHRCWER: JOSE SOTO MARIA SOTO

PROPERTY: 4233 ARTHUR STREET KLAMATH FALLS, OR 97603

LOAN NUMBER: 9724320

THIS CONSTRUCTION LOAN RIDER is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust and Security Deed, and any and all riders or amendments thereto (the "Security Instrument"), of the same date given by the undersigned (the "Borrower") to secure Borrower's obligations under the Note, Disclosure and Security Agreement of the same date to Lender and secured by the Property described in the Security Instrument ("Property").

AMENDED AND ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

1. **Agreement.** For the purposes of the Security Instrument and this Construction Loan Rider, all references to the term Agreement or to Note, Disclosure and Security Agreement shall refer to the Note, Disclosure and Security Agreement, Waiver of Trial by Jury and Agreement to Arbitration or Reference or Trial by Judge Alone of even date ("Agreement").
2. **Construction Loan Agreement.** The principal amount of the Agreement which Borrower promises to pay is the Unpaid Balance stated in the Promise to Pay section of the Agreement. Borrower agrees to comply with the covenants and conditions of the Agreement and the Construction Loan Agreement between Borrower and Lender, which is incorporated herein by this reference and made a part of this Security Instrument. The Construction Loan Agreement provides for the construction of certain improvements ("improvements") on the Property. All advances made by Lender pursuant to

the Agreement or the Construction Loan Agreement shall be an indebtedness of Borrower secured by this Security Instrument as amended, and such advances may be obligatory under the terms of the Agreement or the Construction Loan Agreement. The Security Instrument secures the payment of all sums and the performance of all covenants required by the Lender in the Agreement and the Construction Loan Agreement. Upon the failure of Borrower to keep and perform all the covenants, conditions and agreements of the Agreement and the Construction Loan Agreement, the principal sum and all interest and other charges provided for in the Agreement and secured hereby shall, at the option of the Lender, become due and payable.

3. **Disbursements to Protect Security.** All sums disbursed by Lender prior to completion of the Improvements to protect the security of this Security Instrument, up to the Unpaid Balance of the Agreement and any future advances, shall be treated as disbursements pursuant to the Construction Loan Agreement. All such sums shall bear interest from the date of disbursement at the rate stated in the Agreement, unless the collection from Borrower of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate which may be collected from Borrower under applicable law and shall be payable upon notice from Lender to Borrower requesting payment therefor.
4. **Breach by Borrower.** In case of breach by Borrower of the covenants and conditions of the Agreement or the Construction Loan Agreement, Lender, at Lender's option, with or without entry upon the Property, (a) may invoke any of the rights or remedies provided in the Agreement or the Construction Loan Agreement, or (b) may accelerate the sums secured by this Security Instrument and invoke any of those remedies provided for in this Security Instrument, or (c) may do both although failure to exercise any of its rights and remedies at any one time does not mean a waiver.
5. **Property.** The property covered by this Security Instrument includes the property described or referred to in the Security Instrument, together with the following, all of which are referred to as the "Property":

The Manufactured Housing Unit and any and all buildings, Improvements (provided in the Construction Loan Agreement or otherwise), and tenements now or hereafter erected on the Property; any and all heretofore and hereafter vacated alleys and streets abutting the Property, easements, rights, appurtenances, rents (subject however to any assignment of rents to Lender), leases, royalties, mineral, oil and gas rights and profits, water, water rights and water stock appurtenant to the Property (to the extent they are included in Borrower's fee simple title); any and all fixtures, machinery, equipment, building materials, appliances, and goods of every nature whatsoever now or hereafter affixed to the Property and all replacements and accessions of them, including any and all plans and specifications for development of or construction of Improvements upon the Property; any and all contracts and subcontracts relating to the Property; any and all accounts, contract rights, instruments, documents, general intangibles, and chattel paper arising from or by virtue of any transactions related to the Property; any and all permits, licenses, franchises, certifications, and other rights and privileges obtained in connection with the Property; any and all products and proceeds arising from or by virtue of the sale, lease, or other disposition of any of the Property; any and all proceeds payable or to be payable under each policy of insurance relating to the Property; any and all proceeds arising from the taking of all or part of the Property for any public or quasi-public use under any law, or by right of eminent domain, or by private or other purchase in lieu thereof; all building permits, certificates of occupancy, certificates of compliance, any right to use utilities of any kind including water, sewage, drainage and any other utility rights, however arising whether private or public, present or future, including any reservation, permit, letter, certificate, license, order, contract or otherwise and any other permit, letter certificate, license, order, contract or other document or approval received from or issued by any governmental entity,

quasi-governmental entity common carrier, or public utility in any way relating to any part of the Property or the improvements, fixtures and equipment thereon; all other interests of every kind and character which Borrower now has or at any time hereafter acquires in and to the Property.

6. **Completion.** Lender shall not be responsible for the completion of the Improvements, and shall not in any way be considered a guarantor of performance by Contractor. In the event the Improvements are not completed by Contractor according to the drawings and specifications, and it is determined for whatever reason the Lender does not have a lien for the entire Unpaid Balance, then Lender shall have a valid lien for its Unpaid Balance, less the amount reasonably necessary to complete the Improvements, or in such event Lender, at its option, shall have the right to complete the Improvements, and the lien shall be valid for the Unpaid Balance.
7. **Invalid Provisions.** If any provision of this Security Instrument is declared invalid, illegal, or unenforceable by a court of competent jurisdiction, then such invalid, illegal or unenforceable provision shall be severed from this Security Instrument and the remainder enforced as if such invalid, illegal or unenforceable provision is not a part of this Security Instrument.

8. **Addressee.** The name and address of the Borrower is:

JOSE SOTO
MARIA SOTO

4751 BELLIN DRIVE #106
KLAMATH FALLS OR 97603

The name and address of the Lender/Secured Party is:

GREENPOINT CREDIT CORP.
PO BOX 1310, VANCOUVER WA 98666

JOSE A. SOTO
Borrower

BORROWER

Maria SOTO
Borrower

BORROWER

ATTENTION COUNTY CLERK / REGISTER OF DEEDS: This instrument covers goods that are or are to become fixtures on the Property described herein and is to be filed for record in the records where liens on real estate are recorded. Additionally, this instrument should be appropriately indexed, not only as a mortgage but as a financing statement covering goods that are or are to become fixtures on the Property described herein. The mailing address of the Borrower (Debtor) and Lender (Secured Party) are set forth in this instrument.

**AFFIXATION AFFIDAVIT REGARDING MANUFACTURED
(AND FACTORY BUILT) HOUSING UNIT**

To be Recorded with the Security Instrument

This Affixation Affidavit Regarding Manufactured (and Factory Built) Housing Unit is incorporated into and shall be deemed to amend and supplement the Mortgage, Security Deed or Deed of Trust and any and all riders or amendments thereto (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's obligation under the Note, Disclosure and Security Agreement of the same date to Lender and secured by the property described in the Security Instrument (the "Property").

In addition to the covenants and agreements made in the Security Instrument, Borrower covenants and agrees as follows:

1. The manufactured housing unit located or to be located at the Property is or will be permanently affixed to a foundation and will assume the characteristic of site-built housing.
2. The wheels, axles, towbar, or hitch were or will be removed when said manufactured housing unit was or is placed on its permanent site.
3. All foundations, both perimeter and piers for said manufactured housing unit have or will have footings that are located below the frost line or in compliance with local building codes or requirements.
4. If piers are used for said manufactured housing unit, they will be placed where said housing unit manufacturer recommends.
5. If state law so requires, anchors for said manufactured housing units will be provided.
6. The manufactured housing unit is or will be permanently connected to a septic or sewage system and other utilities such as electricity, water and natural gas.
7. No other lien or financing affects said manufactured housing unit, other than those disclosed in writing to Lender.
8. Said manufactured housing unit has been built under the Federal Manufactured Home Construction and Safety Standards that were established June 15, 1976.
9. The foundation system of the manufactured housing unit has been or will be designed by an engineer, if required by state or local building codes, to meet the soil conditions of the site.
10. Borrower(s) acknowledges his or her intent that said manufactured housing unit will be a fixture and part of the Property securing the Security Instrument.
11. The manufactured housing unit will be assessed and taxed as an improvement to the Property. I/We understand that if Lender does not escrow for these taxes, that I/we will be responsible for payment of such taxes.
12. If the land is being purchased, such purchase and said manufactured housing unit represent a single real estate transaction under applicable state law.

JOSE SOTO
Borrower

MARIA SOTO
Borrower

JOSE A SOTO
Borrower

Maria SOTO
Borrower

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 43 of CASITAS, according to the official plat thereof on file in the
office of the County Clerk of Klamath County, Oregon.

STATE OF OREGON : COUNTY OF KLAMATH: ss.

Filed for record at request of AmeriTitle the 1st day
of February A.D. 1999 at 11:25 o'clock AM. and duly recorded in Vol. M99
of Mortgages on Page 3630

FEE \$55.00

Linda Smith, County Clerk

by Kathleen Ross