

Exhibit B

1. Failure to make monthly payments of \$267.30 (principal and interest) for the months of October through December, 1998 and January 1999 and each month thereafter on the first of each month.
2. Late payment fees on each monthly payment not made within 15 days of the first of month. (Due for October 1998 - January 1999 in the amount of \$53.43 plus \$13.37 per month thereafter)
3. Failure to pay real property taxes and insurance in the sum of \$283.59, as of December 31, 1998 plus additional amounts for taxes and insurance as they become due.

STATE OF OREGON, COUNTY OF KLAMATH: ss.

Filed for record at request of James R. Uerlings the 22nd day
 of February A.D. 1999 at 3:55 o'clock P. M., and duly recorded in Vol. M99
 of Mortgages on Page 6093

Linda Smith, County Clerk

FEE \$25.00

by Kathleen Rose