

16031

## SECOND HOME RIDER

WHEN RECORDED MAIL TO:	SPACE ABOVE FOR RECORDERS USE
HOLLY DIXON MSN SV-19 / DOCUMENT CONTROL DEPT. P.O. BOX 10266 VAN NUYS, CALIFORNIA 91410-0266	PARCEL ID #: r543077 By: AMIEE GAVURVIK
LOAN #: 5812936	
ESCROW/CLOSING #: K-53876-C	

THIS SECOND HOME RIDER is made on this 15th day of April, 1999, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower," whether there are one or more persons so signing).

COUNTRYWIDE HOME LOANS, INC. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property"), which is located at:

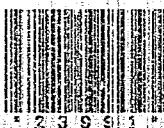
3021 LAVERNE STREET, KLAMATH FALLS OR, 97603  
[Property Address]

MULTISTATE SECOND HOME RIDER - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 338G 9/90

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Initials: *RK*



\* 2 3 9 9 1 \*



\* 0 0 5 6 1 2 9 3 6 0 0 0 0 0 0 0 3 4 0 \*

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LOAN #: 5312936

In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree that Uniform Covenant 6 of the Security Instrument is deleted and is replaced by the following:

**6. Occupancy and Use; Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds.** Borrower shall occupy, and shall only use, the Property as Borrower's second home. Borrower shall keep the Property available for Borrower's exclusive use and enjoyment at all times, and shall not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy and use of the Property as a second home. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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LOAN #: 5812936

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Second Home Rider:

RONALD LEE KANNAN

(Seal)

- Borrower

(Seal)

Borrower

(Seal)

Borrower

(Seal)

Borrower

124-35511 (9705).01 CHL (02/92)

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Form 389B 9/80

STATE OF OREGON COUNTY OF KLAMATH

Filed for record at request of \_\_\_\_\_  
of APRIL A.D. 1996  
of MORTGAGEFEE 50.00Stock A M end duty recorded in Vol. 1499  
on Page 16028by Jeanine Smith, County Clerk

Jeanine Smith, County Clerk