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THIS INDENTURE WITNESSETH: That Melvin E. and Nellie C. Luckie

of the County of Coos, State of Oregon, for and in consideration of the sum of
 Thirty Two Thousand Dollars (\$32,000.00), to them
 in hand paid, the receipt whereof is hereby acknowledged, have granted, bargained, sold and conveyed, and by these
 presents do grant, bargain, sell and convey unto Clifford J. Errett

of the County of Klamath, State
 of Oregon, the following described premises situated in Klamath County, State of
 Oregon, to-wit:

Lot 99 of tract 1318 - Gilchrist townsite, according to the
 official plat thereof on file in the office of the county
 clerk of Klamath County, Oregon

Together with the tenements, hereditaments and appurtenances thereto belonging, or in anywise appertaining. To have
 and to hold the same with the appurtenances, unto the said Clifford J. Errett

heirs and assigns forever.

THIS CONVEYANCE is intended as a Mortgage to secure the payment of the sum of
 Thirty Two Thousand Dollars
 (\$32,000.00) in accordance with the terms of that certain promissory note of which the

PROMISSORY NOTE

\$32,000.00

DATE: May 27, 1999

The undersigned jointly and severally promise to pay to the
 order of Clifford J. Errett
 the sum of Thirty Two Thousand dollars,
 with interest thereon at the rate of 5 percent per annum from this date, payable in one or more
 installments of any amount: all payments shall be first applied to interest then due and the balance to
 principal until the whole sum, principal and interest has been paid in full. If this note shall be in
 default and placed for collection, then the undersigned agrees to pay all reasonable attorney fees and
 costs of collection.

The date of maturity of the debt secured by this mortgage is the date on which the last scheduled principal
 payment becomes due, to-wit: May 27, 2004

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The mortgagor warrants that the proceeds of the loan represented by the above described note and this mortgage are:

- (a)* primarily for mortgagor's personal, family or household purposes (see Important Notice below).
 (b) ~~for an organization or (even if mortgagor is a natural person) are for business or commercial purposes.~~

Now, if the sum of money due upon said instrument shall be paid according to the agreement therein expressed, this conveyance shall be void; but in case default shall be made in payment of the principal or interest or any part thereof as above provided, then the said Clifford J. Errett

and his legal representatives, or assigns may foreclose the Mortgage and sell the premises above described with all and every of the appurtenances or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the said principal, interest and attorney's fees as provided in said note, together with the costs and charges of making such sale and the surplus, if there be any, pay over to the said Melvin E. and Nellie C. Luckie

and their heirs or assigns.

Dated May 27th 1999

* IMPORTANT NOTICE: Delete, by lining out, whichever warranty (a) or (b) is not applicable; if warranty (a) is applicable and if the mortgagee is a creditor, as such word is defined in the Truth-in-Lending Act and Regulation Z, the mortgagee MUST comply with the Act and Regulation by making required disclosures; for this purpose use Stevens-Ness Form No. 1319, or equivalent.

x Melvin E. Luckie
 x Nellie C. Luckie POA
 x Melvin E. Luckie POA

STATE OF OREGON,

County of Deschutes

SS:

This instrument was acknowledged before me on May 27th 1999 by

M. E. Luckie AKA Melvin E. Luckie and Melvin E. Luckie for
Nellie C. Luckie by M. E. Luckie, POA

(SEAL)



OFFICIAL SEAL
 CHERYL E. HUTZSCHEIDER
 NOTARY PUBLIC-OREGON
 COMMISSION NO. 21488

Notary Public for Oregon

My commission expires

May 5, 2002

MORTGAGE

(FCRM No. 7)

STEVENS-NESS LAW PUB. CO., PORTLAND, OR. 97204

Melvin E. and Nellie C.
Luckie

to

Clifford J. Errett

AFTER RECORDING RETURN TO

Clifford J. Errett

PO Box 879

Gilchrist, Or 97737

SPACE RESERVED
 FOR
 RECORDER'S USE.

State of Oregon, County of Klamath

Recorded 6/01/99, at 3:03 p.m.

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Linda Smith, County Clerk

Fee \$ 15

Deputy

Linda Smith