

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 20, "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 20, "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:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold and shall cause such notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall give notice of sale in the manner prescribed by applicable law to Borrower and to other persons prescribed by applicable law. After the time required by applicable law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

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 to the person or persons legally entitled to it. Lender may charge such person or persons a fee for reconveying the Property, if the fee is paid to a third party Trustee for services rendered and charging of the fee is permitted under applicable law. Such person or persons shall pay any recordation costs.

23. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. 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. Attorneys' Fees. As used in this Security Instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

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☐ Condominium Rider☐ 1-4 Family Rider☐ Graduated Payment Rider☐ Planned Unit Development Rider☐ Biweekly Payment Rider☐ Balloon Rider☐ Rate Improvement Rider☐ Second Home Rider☒ Other(s) [specify] Rider to Sec. Inst.**WARNING**

Unless you provide us with evidence of the insurance coverage as required by our contract or loan agreement, we may purchase insurance at your expense to protect our interest. This insurance may, but need not, also protect your interest. If the collateral becomes damaged, the coverage we purchase may not pay any claim you make or any claim made against you. You may later cancel this coverage by providing evidence that you have obtained property coverage elsewhere.

You are responsible for the cost of any insurance purchased by us. The cost of this insurance may be added to your contract or loan balance. If the cost is added to your contract or loan balance, the interest rate on the underlying contract or loan will apply to this added amount. The effective date of coverage may be the date your prior coverage lapsed or the date you failed to provide proof of coverage.

The coverage we purchase may be considerably more expensive than insurance you can obtain on your own and may not satisfy any need for property damage coverage or any mandatory liability insurance requirements imposed by applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in pages 1 through 8 of this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Donna Briggs (Seal)
DONNA BRIGGS -Borrower

Rob Cross (Seal)
ROB CROSS -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

Witness:

Witness:

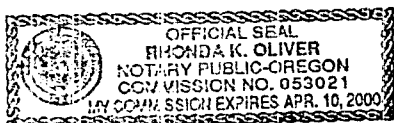
STATE OF OREGON,

KLAMATH

County ss:

This instrument was acknowledged before me on JUNE 28, 1999
by DONNA BRIGGS & ROB CROSS

(Official Seal)



Rhonda K. Oliver
Notary Public for Oregon
My Commission expires: April 10, 2000

REQUEST FOR RECONVEYANCE

TO TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by the Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date: _____

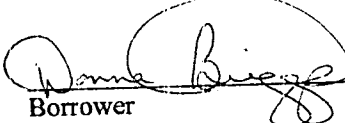
FEE RIDER TO MORTGAGE OR DEED OF TRUST


This Rider to Mortgage or Deed of Trust is attached and made a part of the Mortgage or Deed of Trust ("Security Instrument") dated June 24, 1999 by and between

Donna Briggs & Rob Cross ("Borrower")
and METWEST MORTGAGE SERVICES INC., A WASHINGTON CORPORATION
("Lender"). The Security Instrument is hereby modified and amended to include the following provision:

Fees. Unless prohibited by applicable law, Borrower agrees to pay all reasonable fees charged by Lender or any Loan Servicer for providing any additional services to the Borrower other than the collections of payments due under the Note, collection and payment of funds for taxes and insurance, and providing annual tax statements as required by federal and state law. The amount of any such fees shall be in the discretion of Lender or the Loan Servicer, and shall not exceed the maximum amount, if any set forth in applicable law for such fees.

The provisions of this rider shall control over and supersede any inconsistent provision in the Security Instrument.

 4/8/99
Borrower Date


Borrower Date

Borrower Date

Borrower Date

RECONVEYANCE RIDER TO MORTGAGE OR DEED OF TRUST

This Rider to Mortgage or Deed of Trust is attached and made a part of the Mortgage or Deed of Trust ("Security Instrument") dated JUNE 24, 1999 by and between DONNA BRIGGS, A SINGLE PERSON AND ROB CROSS, A SINGLE PERSON

and METWEST MORTGAGE SERVICES, INC.

("Borrower")

("Lender") which secures a Note or Revolving Credit Agreement in the original principal amount or line of credit of \$ 35,326.00. The Security Instrument is hereby modified and amended to include the following provision:

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 or Revolving Credit Agreements evidencing the debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty. If there is no Trustee under the Security Instrument, Lender shall release the Security Instrument in accordance with applicable law. Unless prohibited by applicable law, the Trustee or Lender may charge a fee for services rendered in connection with the preparation, execution or recordation of a reconveyance or release of lien, demand statement or request for a reconveyance or release of lien. The amount of any reconveyance and release or demand fee shall be in the discretion of Trustee or Lender, and shall not exceed the maximum amount, if any, set forth in applicable law for such fees.

The provisions of this Rider shall control over and supersede any inconsistent provisions in the Security Instrument.

Donna Briggs 6/28/99
Borrower Date
DONNA BRIGGS

Rob Cross
Borrower Date
ROB CROSS

Borrower Date

Borrower Date

Borrower Date

Borrower Date

State of Oregon, County of Klamath
Recorded 6/30/99, at 3:33 p. m.
In Vol. M99 Page 26226
Linda Smith,
County Clerk Fee \$ 55 AK