

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
☐ Graduated Payment Rider
☐ Balloon Rider
☐ V.A. Rider

- ☐ Condominium Rider
☐ Planned Unit Development Rider
☐ Rate Improvement Rider
☐ Other(s) [specify] *

- ☐ 1-4 Family Rider
☐ Biweekly Payment Rider
☐ Second Home Rider

*

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.

Witnesses:

Bridget E. Honan (Seal)
 BRIDGET E. HONAN -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

____ (Seal)
 -Borrower

STATE OF OREGON, Klamath County ss:

On this 19th day of JULY, 1999

BRIDGET E. HONAN

, personally appeared the above named

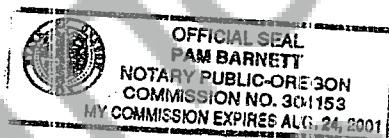
the foregoing instrument to be her voluntary act and deed.

and acknowledged

My Commission Expires: Aug. 24, 2001

(Official Seal)

Before me:



Pam Barnett
 Notary Public for Oregon

EXHIBIT "A"

Beginning at the Northeast corner of the W 1/2 of the NW 1/4 of the SW 1/4 of Section 14, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon; thence North 89 degrees 46' West 165 feet; thence South 0 degrees 6' West 277.5 feet; thence South 89 degrees 46' East 165 feet; thence North 0 degrees 06' East 277.5 feet to the point of beginning. EXCEPTING THEREFROM the Northerly 30 feet which lies in the existing roadway which is located in the NW 1/4 of the SW 1/4 of Section 14, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon.

CODE 24 and 41 MAP 3909-14CB TL 400
CODE 41 and 24 MAP 3909-14CB TL 400

State of Oregon, County of Klamath
Recorded 7/23/99, at 10:28 a.m.
In Vol. M99 Page 21382
Linda Smith,
County Clerk Fee \$ 40 - KR