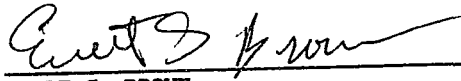
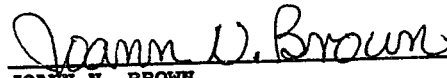


40541

LOAN #: 7941079

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.


EVERT G. BROWN


JOANN N. BROWN

State of Oregon, County of Klamath
Recorded 10/12/99, at 3:48 p. m.
In Vol. M99 Page 46534
Linda Smith,
County Clerk Fee \$ 45.00