Until a change is requested all tax statements shall be sent to the following address. SOUTH WALLEY BANK & TRUSTION 10 GOLD OF THE THE OF HORDE Vol M99 PO Box 5210, nKLAMATH FALLS TO ORGEO OFFICE A SECOND FROM THE HEAR STATE OF THE STATE OF THE SECOND 97601 milk fustimizate. If Length descriptions that any part of the Property is subject to near a range may assess the case of the Property is a color of the Col enforcement of the fless of 30 secures from the luides in the lies in Segesjon substitutes of the last advantage of the last as a secure from the last as the last WHEN RECORDED WAIT TO ACCOUNT OF their fire four the legal proceedings which in the founders, on home of a not the months are not a few many of the months are not a SOUTH WALLEY BANK & TRUST of section by the first of a sumbour acceptance to the contract of t ATTN: DEANNA (1 Dioludità discurità dià fico senicu più bayant, des que segui se presentament da se presenta de la compania PO. Box 5210, KLAMATH, GALLS, 110R Borrower story broadly to 1919 19 1 one of recently section and broadless . 27601 strain passed hazinshing Rottinger shall premitely themselves the transfer all notices of his process to be passed in a strain of these obligations in the matter provided in paragraph 2, so thoughout in the manner distribute should be been in a restriction of the obligations in the main restriction of the contraction of the contrac ACCOUNT NUMBER MINISTER MAY RECENSE PROGRAMMENT AND FORESHIP DESCRIPTION OF THE PROGRAMMENT OF THE PROGRAMME 830126613 From Borrover stull pay of most re-rements, thurst in the seasons are designed to be beginned. third, to interest dues fourth, to principal due, and last, to any last charges the preder the way. TAX ACCOUNT NUMBER - DUST 16 and buckering the court has an one part the Nobel Second in amount behavior described by 3809-330A-12200, 3, samenes (mass shipperfer for la vigos offer the second control for the second material articles Funds held by Leoder 41, under paragraph 21. Lender study sender or self-discreping the sensy the sensy sensioned by of the Property, shall apply any Funds held in DEED at OL LEARLE rate as a credit against the sensy sensioned by Upon Paymont in full of all sums secured by this Social Institution, thender shift promises at the two tentions are pay tweive arealthy payments, at Lynder's sole discretion. stadt pay to Lender the nament meesterny to make the the districtive of their state that, the transfer of the their pay to the pay to their pay to t time is not sufficient to proche fishing nems when the Azoder and an unity indicated a children and proceed one finance in a finance of the first of LUIS RODRIGUEZ-MENDEZ Hand MARIA LOPEZ-GARCIA organic character on annual accommunity of the range of the first terms and the second of the community of t indicating the reduced action in the bard and the bard and the reduced of the reduced at the bard and the bar ("Trustee"). The beneficiary is SOUTH VALLEY, BANK & TRUST pages of an angle of the second se verifying the fiscre-welicing, indiest hender pays Maroyce merre, on the 1 mas, and appreciation was a larger to a constant of the constant of which is organized and existing under the laws of AN OREGON BANKING CORPORATION address is P.O. Box, 5210, KLAMATH FALLS, OR 97601 the thing englished paid in mentangle where reduces have a "Lender"). Borrower owes Lender the principal sum of Forty Six Thousand Five Hundred Fifty and no/100 example and extension are manning of prings of the on the print of the orthogonal and a Dollars (U.S., \$ 46,550.00 This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on November 1, 2029 This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in a passage of the following described property located prope Lot 4, Block 303, DARROW ADDITION TO THE CITY OF KLAMATH FALLS, in the County of Klamath, neState of Oregon, include most use your most us seem to be a most a most seem to be a most most seem 2. Funds for Taxes and theurance. Subject to applicable for or or writing assist his facility as a fitness of principal of Andimerca in the deby evidenced by the base and my agreement mediate charges are operated which L. Pryment of Principal and Inducest. Prepayment and Luck Charges, Burgoset and mentally part when the GRUDRA COVERANTS. Burrower and Litures with an activities as bullows. variations by intendiction to constitute a unitaxia security institution covering that property THES SECURITY AND FRUMENT combines uniform concusates for assignia the god by a manda of concusar, what limited (Street, City), one of the control o Page 1 of 6 MAY 03/96.01 Initials: L. R. P. Page 1 of 6 MAY 03/96.01

A/45_

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument, All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender. Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums. if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower, and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than

twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2;

third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

23. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

m yes tomestand course. € । १००० सम्बद्धाः अस्तर स्थानक स्थापक स

er eria lilli (1

Form 3038 9/90

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. 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 of the Property as a principal residence. 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.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security-Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

8. Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available. Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve Gen (Sugar residues) busseled place unique diblicace le compar destra accumentatione de la compartición de l

Form 3038 9/90

payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give

Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and

shall be paid to Lender comba action

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums

secured by this Security Instrument, whether or not then due.

Unless Lender, and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower: Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies

permitted by this Security Instrument without further notice or demand on Borrower.

Stoberty indicated against took by the though included within and their executive to be a many form 3038 9/90

Property institute against the fire larger and based of the hopewern and the property institute against the historia.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Leader may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other

information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to 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. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property; but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is

permitted under applicable law.
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 lawyout us it such upon(2) would been on question in a result is

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 measurement of the court may be a second of the court measurement of the court measure

tritials: L. R. M.

€ sH(OP) recorded	하는 그 사람들이 하면 사이를 내용되었다. 사이에는 얼굴을 취임하는 사람들이 사용하는	43249
25. Riders to this Security Instrument. If	one or more riders are executed by Bor	rower 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 Instr [Check applicable box(es)]	ument as if the rider(s) were a part of the	is Security Instrument.
	Condominium Rider	
Adjustable Rate Rider Graduated Payment Rider	Planned Unit Development Pides	1-4 Family Rider
Balloon Rider Dura Historia Continue Lo	Rate Improvement Rider	Second Home Rider
VA Rider	Other(s) [specify]	महाः केष्ट्रमानम् । स्था प्राप्तान्य । विकासी
22. Reconveyance, tipon payment of air reconvey the Property and shall surrender this.	ADDENDUM TO DEED OF TRUST	新鮮性質的 (Collin of Collin of Long Chef Cycle Dept.) Mathematical Collins Co
- excession distribution definerements totality entities fo	} \${``	tika di dalam kalandaran dalam d
therein. Trustee shall apply the preceds of the and thatter and thousand the freshed and altors	ear, tees (b) so hit remer remeating by	ferig (1984–1984) f. N. (1985–1988) deuts 1. (1981–1987) et eller (1981–1981) Litterferigen et en
BY SIGNING BELOW, Borrower accepts an	d agrees to the terms and covenants con	tained in this Security Instrument and
in any rider(s) executed by Borrower and recorded	with it, used conservation the trementy	क्षक्रियति असम् विकास क्षेत्र का अध्यक्षिति ।
America defermines. Transfer may ensume sale	M IN OLD WILLIAM OF COURTONNEED.	ย่น ใหม่สมัน บบทากการการสมาร์ กระบบกับและก
regulated by applicable law; Trustee, without its biddler at the time and place and uniter the term	Harana or bereddits poppicie 7. M	MDE7 (Seal)
namier prescribed by applicable has to flore required by applicable law; Tractee, without de	etc. and to other nersons prescribe	The Richard State State Borrower
occurrence of an occur of default and of Lemba	Consider to still don't be such that	हर्मित्रम् वर्षाः क्ष्मित्रम् । क्ष्मित्रम् । क्ष्मित्रम् । क्ष्मित्रम् । क्ष्मित्रम् । क्ष्मित्रम् । क्ष्मित्
Transler involves the notice of sale. Tren	19 70 500 10 (MIN 16)	B Lucro (Seal)
so, reasonable afformers' fers and coars of this e	MARIA LOPEZ-GARC	IA -Borrower
further minemi son may broke the power of	THE PURE WILL OTHER REPORTS OF LIBERT	ร้องราชเทียงเหลือด เกลดา การเกลดา เรื่องเราะ
nouses or norrows to accortance and sale. Lender, at Us option, may require humsdiale	histmost in 1995 of the tensor tensor. It the (Seal) in the tensor tensor in the	when the control of t
,不是自然的特殊,你看着我的心理的的身份都没有的现在分词的话,但我们,可以只有一定的时候,看他一致几	DIG 6 IIIII GUNDA (B SECT ON MAR	ะพัทธิสตรและเกรา (อาการ การ ค.ศ. ค.ศ. 1965) โดยสาทัก
(d) that fulfines to care the default on or buter secured by this Sectority instrument up that solve, or		
(c) a date, and test than 30 days from the date	the notice KO was # 1/2 by	Her the Reserve to a reference to
LUIS RODRIGUEZ MENDEZ and MARIA LO	(A) 1999 (A)	MLY SS: CAUGHAN OF COAL ON BEINGING
LUIS RODRIGUEZ-MENDEZ and MARIA LOI	PEZ-GARCIA Rollowin in in a scot	Galien for the ferrors have the
relate to health, safety by civationniental population	and the first the first transfer and the second	and acknowledged
the foregoing instrument to be some from the jr.	work voluntary act and deed	and acknowledged
relate to health, safety or constronness procession the foreign sealth, safety or constronness procession	parent javoluntary act and deed, magning to the control of the con	and acknowledged Of Appearing the properties to accompanies The properties of the
the foregoing instrument to be some ("Atheir best of a superior the foregoing instrument to be some ("Atheir best of a superior superior to be some foregoing instrument to be some ("Atheir best of a superior to be some foregoing in the superior ("Atheir superior to be some foregoing in the superior to be some foregoing in the superior to be some foregoing in the superior to be superior to be some foregoing in the superior to be superior	pagen woluntary act and deed, magent appropriate repeates or foundatelying a fastific Before mether training apparatus of these superiors defici-	and acknowledged iii) Apers the process is refused in the process are seen in the process in th
the foregoing instrument to be some for a their best cites and her prices. The following substitute of the some foregoing instrument to be some foregoing instrument to be some foregoing the some foregoing of the some foregoing of the some foregoing of the some foregoing of the some foregoing in the some foregoing in the some foregoing of the some foregoing the some foregoing of the some foregoing in the some forego	isaci i ivoluntary act and deed, a squai ap constant, repeates of foundaching as fascing Before metric transmit apenasse, as most approves getter apenascial i ac	and acknowledged Oil Apare the primaria is refused and any manuscript interior to make it to it oxio to depend brogness refuse of first our expenses appropriately
tapica to health, salary or anatonmental prosection the foregoing instrument to be untall to their constitutions and hardreds, volatile solvens, marginet (Official Sea) in this parametric solvens, marginet (Official Sea) in this parametric solvens, marginet (Official Sea) in the parametric properties and hardreds as a superficient seal of the constitution of the c	See Traine of Santand deed a sale in the Property is in the containing tables of four Property is in the containing tables of four Property is the containing tables of four Property in the containing tables of the contai	and acknowledged of space the product is action age. The product is action to the product of the product is action to the product is action. The product is action to the product is action to the product is action. The product is a product in the product of the product is action.
of which of the particular solutions of the confidence with the confidence and hardredes, volatile solvems, material to the confidence with the confidence with the confidence and hardredes, volatile solvems, material to the confidence with the co	indered voluntary act and deed a required the constitution repeated and particle for the constitution of t	and acknowledged ii) Appear the promitive and acknowledged iii) Appear the promitive and acknowledged iii) at a superior and a promitive and acknowledged iii) at a superior and a promitive acknowledged iii) at a superior and ack
tapite to perit! satetà la cuartonnente buse mon the foregoing instrument to be consi d'autheir bestieres aug participes apparite soprema amanine (Official Seal) lu lips businistable 50 apparite soprema amanine (Official Seal) lu lips businistable 50 apparite soprema amanine con apparite soprema amanine produce and constitution of appet to one parameters and constitution	issues: I voluntary act and deed, assign if the constitution is before method that the constitution of the preparation of the p	and acknowledged Oil Appers the planting is a grand of the planting is a grand of the planting is a grand of the oil asking to the planting of the planting o
the foregoing instrument to be constituted the foregoing instrument to be constituted to their best constituted to be constituted to be constituted to their best constituted to the foregoing instrument to be constituted to their best constituted to the foregoing in the foregoin	issue of woluntary act and deed, a support and constitute traperty act and deed, a support and constitute traperty act and deed, a support and act of the property act	and acknowledged the superscript planeths is a principle, and the product of the planeths are produced to the planeths are planeths.
the foregoing instrument to be constituted to hearth the foregoing instrument to be constituted to their constituted to their constituted to the foregoing instrument to be constituted to their constituted to the foregoing instrument to be constituted to their constituted to the foregoing to the	reduce to the procedure the Sentences of the procedure to the procedure the Sentences of the procedure the procedure the procedure to the procedure the procedure to the procedu	and acknowledged Oil Appers the planting is actively only The property of the planting is actively only The property of the planting of the
the foregoing instrument to be some the foregoing instrument to be some for their best considered by their considered by their considered by their constructions and partners are considered by the construction of the constructi	issues: I voluntary act and deed, energy in a consequent superiors of purely flat and second flat and second flat are proposed in the property of the property	and acknowledged of Appear the Househale is actived and the property of the Househale is actived and the officers of the househale is actived by the officers of the officers of the househale is actived by the officers of the officers
the total of the transfer of any investigation required by applicable laws. Burrawer shall the total of the broperty the b	THE COMPANY ACT AND GEORGES OF STREET, INC. The procedure rate generalized at the procedure rate generalized procedure rate generalized procedure rate generalized procedure rate and pr	and acknowledged on agreement to the property of the property
the total search, safety or constronmental procession feature.	the puragraph to moon and applicable on which payments should be made as a minimum of the pression, us arranged by property do, us allow any address of any Morals bapile to Occiou de the moon in the property of the moon in the property of the moon in the property of the property of the moon in the property of the pro	and acknowledged Oil Appear the planting is a principle of the planting is a principle of the planting is a principle of the planting of the
the total series of the change in accordance to a physical written actuated by applicable law, the actual series and the address of the rew Lean Service and the address of the rew Lean Service and the address of the remark of the physical law, the property that is in violation of any Environment of which the body to the physical law, to once the complete way from the property that is in violation of any Environments of which the physical series actively active and participated in the physical series and participated in a physical series and participated to the	a sale of the mote, it there is a common and purchash to be much the process of the mode of the purchash and the purchash to be proceeding the purchash are processed in the purchash to be proceeding the bright of the processed in the property is an edge. And the property is a substance of the property in the property of the property is a substance of the property in the property in the property is a substance of the process of the property in the property in the process of the property in the process of the property in the property in the process of th	and acknowledged of Appear for Househales arranged and the property of the pr
the Learn Servicer 1 that collects mostly paying many changes of the new Loan Servicer and the address of the new Servicer and the address of the new Servicer and the address of the new Loan Servicer Services in the Property that is in violation of any Environmental property that is in violation of any Environmental property in the property that is in the new Loan Service of the North Commission worselves and herbides, volatile software, material property in the property in the new Services and herbides, volatile software, material related to health, safety or environmental procession.	issue I voluntary act and deed, energy is consistent important of journal deed, energy is a consistent in the property of the	and acknowledged of Appear the planting is actived and the property of the planting is actived and the officers of the planting in the planting is actived and the planting is actived and the planting is actived as a planting in the planting in the planting is actived as a planting in the planting in
the Luan Services of the collects mostly paying the Luan Services of the Luan Services of the collects mostly paying more written neutron the change in necordative paying more written neutro, of the change in necordance we address of the new Luan Services and dis address to prepare the convention of any fluorency has contained by the property that is in violation of any fluorency has convention. MA COMMISSION EXBLES WACH 52 '5005 to find the Property that is in violation of any fluorency has conventioned by the property that is in violation of any fluorency in the Property that is not the Property that the Property that the Long that the Property tha	to prior ratios to depressed to prior ratios to depressed to depressed to depressed to depressed to the ratio and this Seem to be read the bring to depress and this Seem to which payments should be made, in the programmers should be made, and prior of any horars and applicable to make the procedule two semestes a returner to any horars being the procedule two semestes a returner to the procedule two semestes and the property is to the procedule two semestes and the property is to defend the procedule two semestes and the procedule tw	and acknowledged on appear to the property of
the total party in the case of incalcitation ender paragraph (2). Sale of Notes Change of Loud Service instrument) may be sold one or more those without as the Lann Servicer of the collects no salely paying in more changes at the Loun servicer directed to in more changes at the Loun servicer directed to invert written notice of the change in accordance with address of the new Linn Servicer and the property that is in violation of an the Property that is no contact to the new Commission wor and the property that is not contact to the condental and the property of which the property of the condental and the property of which the contact to the property of the condental and the contact to the contact to the property of the condental and the	cer The Nove or a partial ibusession of 17, and the Nove or a partial ibusession or performed a sale of the Note of there is a change a sale of the Note of there is a change in prangraph to be not if there is a change in prangraph to perform the prescribe of any more repeated the prescribe of any more repeated to the prescribe the prescribe the prescribe the prescribe the prescribe the prescribe of any Moral Information of the prescribe the prescribe the prescribe the prescribe the prescribe of any Moral Information of the prescribe of any Moral Information of the prescribe of	and acknowledged Oil Appear the planting is a council on the planting in a planting in a planting in the plan
dus Securité fusitanent half continue mediations secured anieby shalf continue tutify effected apply in the case of acceleration enderparent for apply in the case of acceleration enderparent for a first apply in the case of acceleration enderparent fusitants. Safe of Notes Change of Lean Service as the Lean Service in that collects anouthly paying more changes; the Loan Servicer antellated to a more changes; the Loan Servicer and the address of the new Lean Servicer and the property had to the property that is in violation of any Environmental processing the following substance with the property that is in the property that is accordance with the property that is in the paying the property that is a conditionally and the property that is a conditionally and the property that is a conditional and the property of the property of the property of the pro	the se it in a repotentian has the tree it in a repotentian has a secretary of 17. The se it in a repotentian has a secretary of 17. The Sove of a partial there is a change a season the Note of there is a change a season the Note of there is a change a season the Note of there is a change in paragraph 14 above and applicables in the paragraph of above and applicables in the procedure two sentences of the Note of the procedure two sentences as a change of any horizontal law. The procedure two sentences define the conscious of the procedure two sentences as a change of the procedure two sentences are the procedure two sentences are the procedure two sentences are the procedure two sentences.	and acknowledged on acknowledged on acknowledged on acknowledged on acknowledged and manuscus interest to acknowledged for acknowledged interest to acknowledged on
the Second, instrument shall continue mediated the Second, instrument shall continue mediated as second acted y that continue mediated apply in the case of acceleration ender paragraph of the Sale of Potes. Change of Lead Services are Lam Services of the Lam Services of the Lam Services of the Lam Services and the Lam Services and the Lam Services and the acted to a river written there to the change in accordance without written there of the change in accordance with the repetry that is in violation of any flavorential and the standard of the Commission worse of the Commission worse shall be serviced as the Commission of the Property that is in violation of any flavorential and the standard actions in accordance with the continue of the Commission of the Com	tights in the Property and introvers and in the Property and introverse in the research of the	and acknowledged on Appear to the property of
the this ban of this Security Instrument, Lender in the thin of this Security Instrument, Lender in the thin of this Security Instrument, Lender in the characteristic and continue under paragraph in the case of invertential under paragraph in the case of invertential under paragraph in the Louis Service and the Louis Service and the address of the new Louis Services and the Property that to in Violation of any Environmental Broad and the Commission worstoners and the Property that to in Violation of any Environmental Collection of which the Commission worstoners are the Property that to in Violation of any Environmental to the Property that to in Violation of any Environmental the Property in the Property i	tiers and (i) thes soil a rounsies, and the his property and fluorowers field. Those retires and the new section of the section is a construction of the section of the sec	and acknowledged on appear in a property of the property of th
the location of the control of the model of the under any declade of sky other coverations or agree that he control of the Security Instrument, Lender in the limit of the reasonable attention of this Security Instrument, Lender in the Security Instrument in the case of accelection ender parent of the distributions secured anticipal state of the lend Servite of Instrument) have be sold one of more those widely as the Lead Servite of the change of Loud Servite in more changes of the new Lender Services and the new Lender Services and the new Lender Services and the new Lender Services of the new Lender Services and the property that is in violation of any Environmental services and hardward to be property that is in violation of any Environmental services and hardward the lone of the control of which the control of t	this Scenity historican and the Sole- frees and (d) takes such a rind assets frees and (d) takes such a rind assets rights in the Proparty and Burnower's real. Upon reinstanciate he is train- tive as it in a redenique has occurred to fill a sole of a graftel burses to the low mater to Sorrower. A sale and the puragraph 14 above and applicable a sale of the Note, if there is a change and make or permit the presence, as for which payments should be made. It have the presenting two semeroes a trainer of any Morals bupple of any gol- ter harm of control of the research in the motion of the respective in the motion of the respective in the containing releases or formstelebyth is containing releases or formstelebyth is containing releases.	and acknowledged Oil Appear the planting is a principle, and it is a principle of the planting is a principle of the planting in the planting of the planting
Se unity instrument, or (b) anny (d 3 minguest on tenter all states which then would be the under there as you default of any other coverables or agree the default in and limited to reasonable attention that its ben'ed this Security Instrument, kender a discontinual ban not limited to reasonable attention that the ben'ed this Security Instrument, kender and its Security instrument, kender and its Security in the case of incalcitude under parties or apply in the case of incalcitude under parties in the apply in the case of incalcitude under parties of the limited parties of the new Lean Services and the address of which that is in violation of any Environmental and the property that is in violation of any Environmental and the property that is a tracketion as a secondance with the property and the address of which the services and harberials, volumes to the address of the addres	torcine and Security Histrathenic impositions, 1995, and has Security instrument and des Notes from 1995 of Copyright and the Notes from an anti-population of the security of Copyright and Burnawer's first Notes in a manufactural for the recent of Copyright and Burnawer's first Notes in a manufactural for the recent of the Notes in a claim of the Notes in a claim of the Notes in a claim of the paragraph 1st above and implicable as also of the Notes in the programmer. However, a manufactural for made in the programmer in proceeding the programmer in the procedure rays sequences in the procedure rays should be made in the procedure for any motive in the procedure rays should be made in the procedure rays should be made. If the procedure rays should be made in the procedure rays should be made in the procedure rays should be made. If the procedure rays should be made in the procedure rays should be made in the procedure rays should be made. If the procedure rays should be made in the procedure rays and made in the procedure rays and the rays and	and acknowledged on Appendix the product of the pro
the location of the control of the model of the under any declade of sky other coverations or agree that he control of the Security Instrument, Lender in the limit of the reasonable attention of this Security Instrument, Lender in the Security Instrument in the case of accelection ender parent of the distributions secured anticipal state of the lend Servite of Instrument) have be sold one of more those widely as the Lead Servite of the change of Loud Servite in more changes of the new Lender Services and the new Lender Services and the new Lender Services and the new Lender Services of the new Lender Services and the property that is in violation of any Environmental services and hardward to be property that is in violation of any Environmental services and hardward the lone of the control of which the control of t	the date of the proof to a variety of the date of the Property pursuant fines and of the Property pursuant fines Security instrument and decrease the Security instrument and decrease the security instrument and decrease the security fines seek a rounted to the Security and Burnawer's fees, the Security for these sects as the rounted for the security of the Securit	and acknowledged on papers and pa

Residential Loan Program resilts at all likely attacks of an arrow to Oregon Housing and Community Services Department State of Oregon

The Lender intends to assign its rights under the attached Deed of Trust to the Oregon Housing and Community Services Department, State of Oregon (the "Department"). In the event the Department accepts such assignment, the rights and obligations of the parties to the attached Deed of Trust are expressly made subject to this Addendum. In the event of any conflict between the provisions of this Addendum and the provisions of the Deed of Trust or Note, the provisions of this

- number of the language of the language of the Department, or its successors or assigns, the Lender may declare all sums secured
 - a all or part of the property is sold or otherwise transferred by Borrower to a purchaser or other transferee:
 - (i) who cannot reasonably be expected to occupy the property as a principal residence within a reasonable time after the sale or transfer, all as provided in Section 143(c) and (I)(2) of the Internal Revenue Code; or
 - (ii) who has had a present ownership interest in a principal residence during any part of the three-year period ending on the date of the sale or transfer, all as provided in Section 143(d) and (1)(2) of the Internal Revenue Code (except that the language "100 percent" shall be substituted for "95 percent or more" where the latter appears in Section 143(d)(1); or
- discourse (iii) at an acquisition cost which is greater than 90 percent of the average area purchase price (greater than 110 percent for targeted area residences), all as provided in Section 143(e) and (I)(2) of the Internal Revenue Code; ABHT The medican of territories and making that
 - (iv) who has a gross family income in excess of the applicable percentage of applicable median family income as provided in Section 143(f) and (I)(2) of the Internal Revenue Code; or
 - b. Borrower fails to occupy the property described in the mortgage without prior written consent of the Lender or its successors or assigns described at the beginning of this Addendum; or
 - c. Borrower omits or misrepresents a fact that is material with respect to the provisions of Section 143 of the Internal Revenue Code in an application for this mortgage.

References are to the Internal Revenue Code as amended and in effect on the date of issuance of bonds, the proceeds of which will be used to finance the purchase of the mortgage, and are deemed to include the implementing LAURIE YOUNG NOTARY FURUIC-ORECUR

- 2. The Borrower understands that the agreements and statements of fact contained in the Addendum to Residential Loan Application are necessary conditions for granting this loan.
- 3. The Borrower agrees that no future advances will be made under this Deed of Trust without the consent of the

WARNING

Unless you (the Borrower) provide us (the Department) with evidence of the insurance coverage as required by this Deed of Trust, we (the Department) may purchase insurance at your expense to protect our interest. This insurance may, out need not, also protect your interest. If the collateral (the Trust Property) 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 loan balance. If the cost is added to your loan balance, the interest rate on the underlying 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.

150	-	F . W	* *	
13	25		4 .	
. 7. "		10.	* B. p	1

mensors and I better his att The Borrower understands and agrees that the above provisions and the interest rate set forth in the Note shall be in effect only if this loan is purchased by the Department or its assigns. If for any reason it is not so purchased, or if such purchase is rescinded, then the above provisions shall cease to be effective and the interest rate may be increased to 8.250 % per annum, and the monthly installment of principal and interest may be increased to \$

terrationers the line of our the Department proupts websize anisotal destributed NOTICE TO BORROWER: THIS DOCUMENT SUBSTANTIALLY MODIFIES THE TERMS OF THIS LOAN. DO NOT SIGN IT UNLESS YOU HAVE READ AND UNDERSTOOD IT. I hereby consent to the modifications of the terms of the Deed of Trust and Note which are contained in this Addendum. s secretivas a remedeal residence within a reasonable func after as and (1) (2) of the internal Hercoline (1) of a Borrower MARIA LOPEZ-GARCIA STATE OF THE GOOD AND THE PARTS IN SATURATION OF A STATE OF THE PROPERTY OF THE PARTS IN THE PAR Git 1971: On OCTOPER AV. 1991, before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named WIS ROD RIGUEZ - MENDEZ * known to me to be the identical individual the same freely and voluntarily. * AND MARIA LOPEZ-GARCIA នៃ ១៩១១ភូមិក្រុម្នាល់ មើនដំណើញ ប្រជាជាប្រាស់ ខេត្ត IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed by official seal this day and year last above written. Notary Public in and for said County and State ให้สาราช เสราใด ที่ ได้ โดยได้จังได้ต่อกอยให้หายการเปล่ง ระ My Commission expires: distancing addition of he more exists for and an use National plant will that his bearing the time OFFICIAL SEAL LAURIE YOUNG (Seal) NOTARY PUBLIC-OREGON Tignel lautrobised of numeralists add in Lenistros : IMY COMMISSION EXPIRES MARCH 25, 2002 od to insure all mother sent to post girl rebed asserted the assaults with a indicate is the court of friday) in 1867 WARNING After recording, mail to: TRUST dou vena socilomo e sa ATTNY o prednina meto nos deni somonivo grimivon, go ugano sa sum was the first out beautist and the creater for-P OBOX 5210 ans assurance may be unded to year lotus Souther Leblic and KLAMATHY FALLS; OR one 97601 to the control of the lead of the lead of the lead of the lead of affects and to the control of the time in the support of the forest time and the control of the support of the be centricially piece expensive than incurance for our change in some over and may not and alreadings of bosognic analogous parasing entires of vessions are a converse. Recorded 10/29/99, at //:0//a/m. State of Oregon, County of Klamath

(Revised 02/97)

In Vol. M99 Page 432

Linda Smith. County Clerk