

After Recording Return To:
CoreLogic SolEx
1625 NW 136th Ave, Ste E100
Sunrise, FL 33323

This Document Prepared By:
Antonia Coats
CoreLogic SolEx
1625 NW 136th Ave, Ste E100
Sunrise, FL 33323

Until a change is requested all tax statements shall be sent to the following address.
Sierra Pacific Mortgage Co., Inc., by
LoanCare, LLC as agent under Limited POA
3637 Sentara Way,
Virginia Beach, VA 23452
True and Actual Consideration is: \$58,149.88

[Space Above This Line For Recording Data]

Loan No: 0027906726
USDA Case No.: 43018543555363

PARTIAL CLAIM DEED OF TRUST

THIS PARTIAL CLAIM DEED OF TRUST ("Security Instrument") is made this 29th day of November, 2022. The grantor is SHYLA MARIE HOWE and AARON MATTHEW BRUMELS ("Borrower"), whose address is 4406 WINTER AVE 4406 WINTER AVE, KLAMATH FALLS, OR 97603. The trustee is , ("Trustee"), whose address is , , .

The beneficiary is United States of America, acting through the Rural Housing Service (and its successors), whose address is USDA, Rural Development Guaranteed Loan, 4300 Goodfellow Blvd. Building 105 E Mail Code FC-225, St. Louis, MO 63120-0011 ("Lender"). Borrower owes Lender the principal sum of FIFTY EIGHT THOUSAND ONE HUNDRED FORTY NINE AND 88/100 Dollars (U.S. \$ 58,149.88). This debt is evidenced by Borrower's note dated the same date as this Security Instrument



("Note"), which provides for the full debt, if not paid earlier, due and payable on **January 1, 2063**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, 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 the County of **KLAMATH**, State of **OREGON**:

See Exhibit "A" attached hereto and made a part hereof;

which has the address of **4406 WINTER AVENUE, KLAMATH FALLS, OR 97603** "Property Address");

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 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.** Borrower shall pay when due the principal of the debt evidenced by the Note.

2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment 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 successor 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 or Borrower's successors in



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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.

3. **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. 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 term of this Security Instrument or the Note without that Borrower's consent.

4. **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: **USDA, Rural Development Guaranteed Loan, 4300 Goodfellow Blvd. Building 105 E Mail Code FC-225, St. Louis, MO 63120-0011** or any 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.

5. **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 to be severable.

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

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

7. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. 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



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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 Section 7, 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.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Promissory Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to Lender under this paragraph or Applicable Law.

8. **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



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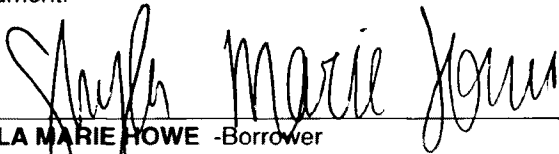
without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recordation costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law.

9. **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.

10. **Attorneys' Fees.** As used in this Security Instrument and in the Note, attorneys' fees shall include those awarded by an appellate court.

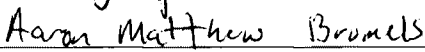
11. **Bankruptcy Discharge.** If Borrower, subsequent to **November 29, 2022**, receives a discharge in a Chapter 7 bankruptcy, and there is no valid reaffirmation agreement of the underlying debt, Lender will not attempt to re-establish any personal liability for the underlying debt.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.



SHYLA MARIE HOWE -Borrower

Date: 12-8-22



AARON MATTHEW BRUMELS -Borrower

Date: 12-8-22



_____ [Space Below This Line For Acknowledgments] _____

State of Oregon

County of Klamath

This instrument was acknowledged before me, a Notary Public on

December 8th 2022 by

SHYLA MARIE HOWE and AARON MATTHEW BRUMELS.

Sonya June Wellman
(Signature of notarial officer)

Client Relationship Consultant
(Title or rank)

My Commission expires : 08/19/2023

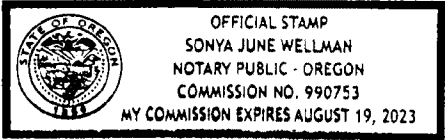


Exhibit "A"

Loan Number: 0027906726

Property Address: 4406 WINTER AVENUE, KLAMATH FALLS, OR 97603

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON: BEGINNING AT A POINT ON THE EAST WEST QUARTER LINE WHICH LIES NORTH 88°57' EAST A DISTANCE OF 612.0 FEET FROM THE IRON AXLE WHICH MARKS THE ONE QUARTER SECTION CORNER COMMON TO SECTIONS 10 AND 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, AND RUNNING THENCE; CONTINUING NORTH 88°57' EAST ALONG THE EAST WEST QUARTER LINE A DISTANCE OF 135.0 FEET TO AN IRON PIN; THENCE NORTH 1°12' WEST PARALLEL TO THE WEST SECTION LINE OF SAID SECTION 11 A DISTANCE OF 331.4 FEET TO A POINT; THENCE SOUTH 88°57' WEST PARALLEL TO THE EAST WEST QUARTER LINE A DISTANCE OF 135.0 FEET TO A POINT; THENCE SOUTH 1°12' EAST A DISTANCE OF 331.4 FEET MORE OR LESS TO THE POINT OF BEGINNING, IN THE S1/2 SW1/4 NW1/4 OF SECTION 11, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. THERE IS RESERVED FOR ROAD PURPOSES A STRIP OF LAND 30 FEET WIDE ALONG THE NORTH SIDE OF THIS TRACT.

