

Recording requested by:  
WELLS FARGO BANK, N.A.

When recorded return to:

Wells Fargo Bank, N.A.  
Attn: Lien Perfection  
P.O. Box 5140  
Portland, OR 97208-5140

AMERITITLE, has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

State of Oregon

MTC 1396-8565

Space Above This Line For Recording Data

**SHORT FORM LINE OF CREDIT DEED OF TRUST**

(With Future Advance Clause)

1070928 5001  
972461154400

1. **DATE AND PARTIES.** The date of this Short Form Line Of Credit Deed of Trust ("Security Instrument") is 09-10-1997 and the parties are as follows:

TRUSTOR ("Grantor"):

KIMBERLY ANNE SNOW, FORMERLY KIMBERLY ANNE CRUZ, AN UNMARRIED WOMAN

whose address is:

5616 LAWANDA DR KLAMATH FALLS, OR 97601

TRUSTEE: WELLS FARGO BANK (ARIZONA), N.A., 4832 East McDowell Rd., Phoenix, AZ 85008

BENEFICIARY ("Lender"): WELLS FARGO BANK, N.A.

18769 NW Walker Rd., Bldg. 92  
Beaverton, OR 97006

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, all of that certain real property located in the County of KLAMATH, State of Oregon, described as follows:

LOT 2, BLOCK 3, TRACT 1002, LAWANDA HILLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of 5616 LAWANDA DRIVE KLAMATH FALLS, OR 97601

and parcel number of 3906-01400-03300

together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$30,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 09-20-2007

4. **MASTER FORM LINE OF CREDIT DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Line of Credit Deed of Trust ("Master Form"), inclusive, dated February 1, 1997 and recorded on February 10, 1997 as Instrument Number 32545 in Book M 97 at Page 4115 of the Official Records in the Office of the Recorder of KLAMATH County, State of Oregon, are hereby incorporated into, and shall govern, this Security Instrument.

**SIGNATURES:** By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

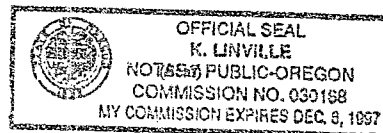
Kimberly Anne Snow 15 Sep 97  
 KIMBERLY ANNE SNOW WATA KIMBERLY ANNE CRUZ Grantor Date  
 \_\_\_\_\_ Grantor \_\_\_\_\_ Date  
 \_\_\_\_\_ Grantor \_\_\_\_\_ Date  
 \_\_\_\_\_ Grantor \_\_\_\_\_ Date

**ACKNOWLEDGMENT:**  
 (Individual)

STATE OF Oregon, COUNTY OF Klamath } ss.  
 This instrument was acknowledged before me on 9-15-97 by \_\_\_\_\_  
Kimberly Anne Snow

K. Linville  
 Signature of notarial officer  
Notary  
 Title (and Rank)

My Commission expires: 12-8-97



STATE OF OREGON: COUNTY OF KLAMATH : ss.

Filed for record at request of \_\_\_\_\_ Ameri title \_\_\_\_\_ the \_\_\_\_\_ 22nd \_\_\_\_\_ day  
 of \_\_\_\_\_ Sept. \_\_\_\_\_ A.D., 19 97 at 11:29 o'clock \_\_\_\_\_ A.M., and duly recorded in Vol. M97  
 of \_\_\_\_\_ Mortgages \_\_\_\_\_ on Page 30847

FEE \$15.00

By Bernetha G. Letsch, County Clerk  
Kathleen R. Rasmussen