

Recording Requested by:Wells Fargo Bank, 18700 NW Walker Rd.,
Bldg. 92, Beaverton, OR 97006**When Recorded Return to:**Nationwide Recording Service, 17352 Daimler
Street, #200, Irvine, CA 92614

Clerk: WRD

State of Oregon

Space Above This Line For Recording Data

SHORT FORM LINE OF CREDIT DEED OF TRUST

1245298 2001

19983221731120

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is
11-25-1998 and the parties are as follows:

TRUSTOR ("Grantor"):

CAREN JO MCHUGH, AN UNMARRIED WOMAN, AS SURVIVING JOINT TENAN

whose address is:

645 ALAMEDA 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.**18700 NW Walker Rd., Bldg. 9
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 3, BLOCK 26, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE
COUNTY CLERK OF KLAMATH COUNTY, OREGON.with the address of 645 ALAMEDA KLAMATH FALLS, OR 97601
and parcel number of R304325, 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 \$11,000.00 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 12-15-2013

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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 32645 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).

<u>Caren Jo McHugh</u>	Grantor	<u>11-27-98</u>	Date
_____	Grantor	_____	Date
_____	Grantor	_____	Date
_____	Grantor	_____	Date

ACKNOWLEDGMENT:

(Individual)

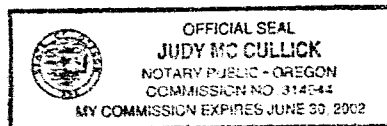
STATE OF OREGON, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on 11-27-98 by _____

CAREN McHugh

Judy Mc Cullick
Signature of notarial officer

Notary
Title (and Rank)



My Commission expires: _____

(Seal)

ILLEGIBLE NOTARY SEAL DECLARATION

I certify under penalty of perjury that the notary seal on the document to which this statement is attached reads as follows:

Name of Notary Judy McCullick

Date Commission Expires 06-30-2002

COMMISSION NUMBER _____

Date and Place of Notary Execution 11-27-98 Klamath Falls OR

Date and Place of This Declaration 12-01-98 Beaverton OR

Roseann Ellis
Signature

WELLS FARGO BANK, N.A.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wells Fargo Bank the 10th day
of December A.D., 19 98 at 10:02 o'clock A. M., and duly recorded in Vol. M98
of Mortgages on Page 45100.

FEE \$20.00

By Bernetha G. Letsch County Clerk
Hasklum Bros