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 Wells Fargo Bank, 18700 NW Walker Rd.,
 Bldg. 92, Beaverton, OR 97006
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State of Oregon

Space Above This Line For Recording Data

SHORT FORM LINE OF CREDIT DEED OF TRUST

1252757 2001

19983432230001

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is
 12-14-1998 and the parties are as follows:

TRUSTOR ("Grantor");

GARY LEE ZIMMERMAN AND KAROLYN ANN ZIMMERMAN, HUSBAND AND
 WIFE.

whose address is:

1141 CARLSON DR KLAMATH FALLS, OR 97603

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 4, BLOCK 2, FIRST ADDRTION TO MCYINA, IN THE COUNTY OF KLAMATH, STATE
 OF OREGON.

with the address of 1141 CARLSON DR KLAMATH FALLS, OR 97603
 and parcel number of R451237

, 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 \$10,000.00 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 12-10-2003

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.

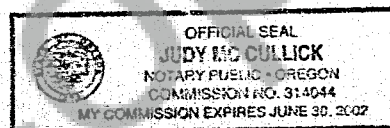
SIGNATURES: By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

<u>Gary Lee Zimmerman</u>	Grantor	<u>12/21/98</u>
		Date
<u>Karolyn Ann Zimmerman</u>	Grantor	<u>12-21-98</u>
		Date
_____	Grantor	_____
		Date
_____	Grantor	_____
		Date

ACKNOWLEDGMENT:
(Individual)

STATE OF ORE, COUNTY OF Klamath } ss.
This instrument was acknowledged before me on 12-21-98 by GARY LEE
Zimmerman, Karolyn Ann Zimmerman

Judy Mc Cullick
Signature of notarial officer
Notary
Title (and Rank)



My Commission expires: 06-30-02

(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 McCulloch

Date Commission Expires 11-30-02

COMMISSION NUMBER 314044

Date and Place of Notary Execution 12/19/01 Klamath County, OR

Date and Place of This Declaration 12/22/98 Washington County, OR

Crystal Murphy
Signature

WELLS FARGO BANK, N.A.

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of Wells Fargo Bank the 7th day
of January A.D., 19 99 at 10:00 o'clock A. M., and duly recorded in Vol. M99
of Mortgages on Page 457

FEE \$20.00

Linda Smith, County Clerk
By Kathleen Rosa