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State of Oregon

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SHORT FORM LINE OF CREDIT DEED OF TRUST

1288322 2001

199906113514108

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is 03-17-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

LOWELL WILLIAM NETZER AND LOIS ELIZABETH NETZER TRUSTEES OF
THE LOWELL W. NETZER FAMILY TRUST

whose address is:

7110 TURNER CT. 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 35, BLOCK 1, TRACT 1085, COUNTRY GREEN, IN THE COUNTY OF KLAMATH STATE OF OREGON

with the address of 7110 TURNER COURT, KLAMATH FALLS, OR 97603

and parcel number of 3906-13AA-6100

, 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 \$35,000.00 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 03-25-2014.

11088

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 32846 in Book M 87 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).

Lowell W. Netzer TRUSTEE Grantor 3-17-99 Date
Lois Elizabeth Netzer Grantor 3-17-99 Date
Lois Elizabeth Netzer TRUSTEE Grantor 3-17-99 Date
Kandra Deuss Witness Grantor 3-17-99 Date
C. Chatham Witness Grantor 3-23-99 Date

ACKNOWLEDGMENT:
 (Individual)

STATE OF OR COUNTY OF Klamath } ss
 This instrument was acknowledged before me on 3-17-99 by Lois E Netzer

Diane L Mitchell
 Signature of Notarial officer

Asst. Manager
 Title (and Rank)

My Commission expires: 12-7-02



(Seal)

STATE OF OREGON COUNTY OF KLAMATH

Filed for record at request of Hella Pergo the 30th day
 of March A.D. 1999 at 2:46 o'clock P M., and duly recorded in Vol M99
 of Mortgages on Page 11087

FEE
 \$15.00

Linda Smith, County Clerk

by Kandra Deuss