

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

State of Oregon

Space Above This Line For Recording Data

SHORT FORM LINE OF CREDIT DEED OF TRUST28903 200
9990660730160

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is

01-16-1999

and the parties are as follows:

TRUSTOR ("Grantor")

MARK S. WINTERS AN UNMARRIED PERSON

whose address is:

1976 HURON, 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:

SEE ATTACHED EXHIBIT 'A'

with the address of 1976 HURON, KLAMATH FALLS, OR 97601
 and parcel number of R-3909-028CA-11800-000

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 \$48,400.00 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 03-16-2029

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 V 91 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).

Mark S. Winters Grantor 3/14/97 Date

____ Grantor _____ Date

____ Grantor _____ Date

____ Grantor _____ Date

ACKNOWLEDGMENT:

(Individual)

STATE OF OR COUNTY OF Klamath ss.

This instrument was acknowledged before me on March 14, 1997 Mark S. Winters

Diane L. Mitchell
Signature of notary officer
Asst Manager
Title (and Rank)



My Commission expires: 12-7-02

(Seal)

11096

EXHIBIT "A"

LOTS 5 AND 6 IN BLOCK 39 OF 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.

EXCEPTING THEREFROM.

BEGINNING AT THE MOST EASTERLY CORNER OF LOT 6, THENCE NORTHWESTERLY
ALONG THE SOUTHWESTERLY LINE OF PACIFIC TERRACE, A DISTANCE OF 75 FEET TO A
POINT WHICH IS 25 FEET SOUTHEASTERLY FROM THE MOST NORTHERLY CORNER OF LOT
5, THENCE SOUTHWESTERLY ALONG A LINE PARALLEL TO AND 25 FEET SOUTHEASTERLY
FROM THE NORTHWESTERLY LINE OF SAID LOT 5 A DISTANCE OF 93 FEET TO A POINT,
THENCE SOUTHEASTERLY PARALLEL TO THE SOUTHWESTERLY LINE OF PACIFIC
TERRACE, A DISTANCE OF 75 FEET TO A POINT ON THE SOUTHEASTERLY LINE OF LOT 6,
THENCE NORTHEASTERLY ALONG THE SOUTHEASTERLY LINE OF LOT 6 A DISTANCE OF
93 FEET TO THE POINT OF BEGINNING, BEING A PORTION OF LOTS 5 AND 6 IN BLOCK 39 OF
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.

STATE OF OREGON COUNTY OF KLAMATH:

Filed for record at request of Wells Fargo the 30th day
of March A.D. 1999 at 2:47 o'clock P. M. and duly received in Vol. M99
of Mortgages on Page 11096

FEZ \$20.00

Linda Smith, County Clerk

by Kathleen Rosa