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State of Oregon

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**SHORT FORM LINE OF CREDIT DEED OF TRUST**1127657 8001  
199906C091351C

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is  
03-19-1999 and the parties are as follows:

TRUSTOR ("Grantor"):  
TERESA A. MORRIS, AN UNMARRIED PERSON

whose address is:

10887 WRIGHT AVENUE KLAMATH FALLS, OR 97603

TRUSTEE: WELLS FARGO BANK (ARIZONA), N.A., 4832 East McDowell Rd., Phoenix, AZ 85006

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:

FALCON HEIGHTS CONDOMINIUM STAGE 1, LOT UNIT 10887

with the address of 10887 WRIGHT AVENUE KLAMATH FALLS, OR 97603  
and parcel number of R883337, 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 30 years from the date of the Secured Debt, or such lesser period as may be provided. The Secured Debt is a revolving line of credit.

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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 4116 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>Teresa A. Morris</u>	Grantor	<u>3-23-99</u>	Date
TERESA A MORRIS			
_____	Grantor	_____	Date
_____	Grantor	_____	Date
_____	Grantor	_____	Date

**ACKNOWLEDGMENT:**  
(Individual)

STATE OF OR, COUNTY OF Klamath } ss.  
This instrument was acknowledged before me on 3-23-99 by Teresa A. Morris

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: ss.

Filed for record at request of Wells Fargo Bank the 7th day of April A.D., 1999 at 11:52 o'clock A. M., and duly recorded in Vol. M99 of Mortgages on Page 12556

FEE \$15.00

Linda Smith, County Clerk  
by Kordun Ross