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**SHORT FORM LINE OF CREDIT DEED OF TRUST** 1303535 2001  
19990921308140

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is  
04-08-1999 and the parties are as follows:

**TRUSTOR ("Grantor"):**  
ERNEST HERMAN AND JANET HERMAN, AS TENANTS BY THE ENTIRETY.

whose address is:  
132 N 2ND STREET MERRILL, OR 97633

**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:

THE SOUTHERLY 50 FEET OF LOT 6, BLOCK 12, ORIGINAL TOWN OF MERRILL, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

with the address of 132 N 2ND STREET MERRILL, OR 97633  
and parcel number of R-4110-002DD-02800-000, 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 \$24,000.00 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 04-10-2014

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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).

4-9-99  
Date

4/9/99  
Date


Date \_\_\_\_\_

Date \_\_\_\_\_

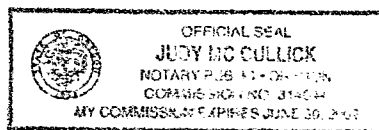
**ACKNOWLEDGMENT:**

(Individual)

STATE OF OR, COUNTY OF Klamath } ss.  
This instrument was acknowledged before me on 4-9-99 by ERNEST  
HERMAN AND JANET HERMAN

  
Signature of notarial officer

Notary  
Title (and Rank)



My Commission expires: 06.30.07

(Seal)

15489

# 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 6-30-02  
 COMMISSION NUMBER 314044  
 Date and Place of Notary Execution 4-9-99 Klamath Co.  
 Date and Place of This Declaration 4-14-99 Beaverton  
 OR OR

Aulene O'Loole  
 Signature

WELLS FARGO BANK, N.A.

STATE OF OREGON : COUNTY OF KLAMATH: ss. Filed for record at request of Wells Fargo Bank the 27th day of April A.D., 1999 at 3:13 o'clock P.M., and duly recorded in Vol. M99 on Page 15487 by Linda Smith Linda Smith, County Clerk

FEE \$20.00