

Recording Requested by:
Wells Fargo Bank
When Recorded Return to:
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 TRUST6167269 8001
19993412200226

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is 12-21-1999 and the parties are as follows:

TRUSTOR ("Grantor"):

KIN FIN MAH AND NGAR CHUN MAH, HUSBAND AND WIFE

whose address is:

2007 DAWN 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 15, BLOCK 3, TRACT NO. 1103, EAST HILLS ESTATES, IN THE COUNTY OF KLAMATH AND STATE OF OREGON.

with the address of 2007 DAWN DRIVE KLAMATH FALLS, OR 97603
and parcel number of R504564

, 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 \$85,000.00 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.

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>Kin Fin Mah</u>	Grantor	<u>12/28/99</u>	Date
<u>Ngar Chun Mah</u>	Grantor	<u>12/28/99</u>	Date
_____	Grantor	_____	Date
_____	Grantor	_____	Date

ACKNOWLEDGMENT:

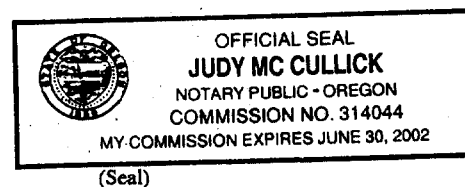
(Individual)

STATE OF ORE, COUNTY OF Klamath } ss.
 This instrument was acknowledged before me on 12.28.99 by Kin Fin Mah and Ngar Chun Mah

Judy McCullick
 Signature of notarial officer

Notary
 Title (and Rank)

My Commission expires: 06.30.02



State of Oregon, County of Klamath
 Recorded 1/19/00, at 8:42a m.
 In Vol. M00 Page 1758
 Linda Smith,
 County Clerk Fee \$ 26⁰⁰