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Santa Ana, CA 92705
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State of Oregon _____

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SHORT FORM LINE OF CREDIT DEED OF TRUST 6495074 8001 20002632400291

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Line of CreditDeed of Trust ("Security Instrument") is 09/28/2000 and the parties are as follows:

TRUSTOR ("Grantor"):

MICHAEL F. SCHMECK AND BETTIE A. SCHMECK, HUSBAND AND WIFE

whose address is:

815 LOMA LINDA DR 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:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS:
LOT 42 AND THE NORTH 40.7 FEET OF LOT 43 OF LOMA LINDA HEIGHTS TO THE CITY OF KLAMATH FALLS, OREGON, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of 815 LOMA LINDA DR KLAMATH FALLS, OR 97601 and parcel number of R-3809-02860-02400-000, 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 \$100,000.00 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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W294A (9/97)

OREGON - DEED OF TRUST

4. MASTER FORM LINE OF CREDIT DEED OF TRUST. By Instrument, Grantor agrees that all provisions and sections of the M	•		
("Master Form"), inclusive, dated February 1, 1997 and recorded or			
Instrument Number 32645 in Book M 97	at Page 4		
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.		· -
orogon, are nervey investperated into, and blank govern, and becautey	and a quelle		
SIGNATURES: By signing below, Grantor agrees to perform all c Security Instrument. Grantor also acknowledges receipt of a copy			
provisions contained in the previously recorded Master Form (the Dee			5
provisions contained in the previously recorded waster Form (the Dee	d of Trust-Ballk/Cus	tomer Copy).	
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MICHAEL F SCHWECK GI	rantor	Date	
MICHAEL P SCHWIECK	0/	Daic	
Ratio Colonia	4/5	77/700T)	
DESTRICT COUNTY	rantor	7000	
BETTIE A. SCHMECK		Date	
	- 10 10-		
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G.	rantor	Date	
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	rantor	T	
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ACKNOWLEDGMENT:		4	
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(Ilidividual)			
de t			
STATE OF OKE, COUNTY OF Slamas	<u>h</u> } ss.		
This instrument was acknowledged before me on 9.99.201	20 hv	-	
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Lund I de la Maria		-	
Signature of notarial officer			
Signature of notatian officer	OFFICIAL		
	JUDY MC	CULLICK	
Medy	NOTARY PUBLIC COMMISSION	O-OREGON NO 314044	
Title (and Rank)	MY COMMISSION EXPIRE	S JUNE 30, 2002	
My Commission expires: $06.30.02$			
		n, County of Klam	
	Recorded 10/2	24/00, at 10:08 a.	_m.
	Recorded 10/2 In Vol. M00 P		_m.
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