

Recording Requested by:  
Wells Fargo Bank  
When Recorded Return to: Fidelity National LPS  
P. O. BOX 19523  
Irvine, CA 92623-9523  
Code: WFD

State of Oregon

Space Above This Line For Recording Data

REFERENCE#: 20012642400022 ACCOUNT#: 0651-651-1493868-0001

## SHORT FORM LINE OF CREDIT DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is 10/03/2001 and the parties are as follows:

TRUSTOR ("Grantor"):

JEANNIE L. ZINGG, A MARRIED WOMAN

whose address is:

3864 RIO VISTA WAY KLAMATH FALLS, OR, 97603

TRUSTEE: Wells Fargo Financial National Bank  
c/o Specialize Service

401 West 24th Street, National City, CA 91950

BENEFICIARY ("Lender"): WELLS FARGO BANK, N.A.  
P.O. BOX 5140  
PORTLAND, OR 97208

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 20, BLOCK 8, SIXTH ADDITION TO SUNSET VILLAGE, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

with the address of 3864 RIO VISTA WAY KLAMATH FALLS, OR 97603  
and parcel number of 00R562858

, 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 \$ 86,000.00 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 10/03/2031.

**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>Jeannie L Zingg</u>	Grantor	<u>10/18/01</u>
<u>NEIL A ZINGG, NON-VESTED SPOUSE</u>	Grantor	<u>10/18/01</u>
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____
_____	Grantor	_____

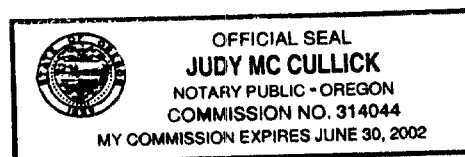
**ACKNOWLEDGMENT:**  
(Individual)

STATE OF ORE, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on 10-18-01 by \_\_\_\_\_

Jeannie L Zingg, Neil A Zingg  
Judy McCullick  
(Signature of notarial officer)

Notary  
Title (and Rank)



My Commission expires: 06-30-02

(Seal)

**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

Commission  
Number:

314044

Commission  
Expires:

6-30-02

Date & Place of  
Notary Execution:

10-18-01

Klamath County

Date & Place of  
This Execution:

10-22-01

Washington County,

OR

Jaron Holley  
Signature

State of Oregon, County of Klamath  
Recorded 11/05/01 9:27a m.  
In Vol. M01 Page 56388  
Linda Smith,  
County Clerk Fee\$ 3/-