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Vol M02 Page 4465

Recording Requested by:  
Wells Fargo Bank  
When Recorded Return to: Fidelity National LPS  
P. O. BOX 19523  
Irvine, CA 92623-9523  
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State of Oregon, County of Klamath  
Recorded 01/23/2002 12:51 P m.  
Vol M02, Pg 4465-67  
Linda Smith, County Clerk  
Fee \$ 31<sup>00</sup> # of Pgs 3

State of Oregon

Space Above This Line For Recording Data

REFERENCE#: 20013550654430ACCOUNT#: 0654-654-1282360-0001

## 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 12/24/2001 and the parties are as follows:

TRUSTOR ("Grantor"):

ROBERT CURTIS HARLOW AND KATHLEEN ADAIR-HARLOW, HUSBAND AND WIFE

whose address is:  
PO BOX 513 KENO, OR, 97627

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 31557  
BILLINGS, MT 59107

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 S 1/4 NW 1/4 NE 1/4 AND THE SW 1/4 NE 1/4 NW 1/4 NE 1/4, SECTION 12, TOWNSHIPS 40 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

with the address of 12774 CHRISTOPHER DR. KENO, OR 97627  
and parcel number of R618736, 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 \$ 47,500.00 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 01/10/2032.

**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).

Kathleen Harlow  
KATHLEEN ADAIR-HARLOW AKA KATHLEEN HARLOW Grantor

12-26-01  
Date

Robert Curtis Harlow  
ROBERT CURTIS HARLOW Grantor

12-26-01  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

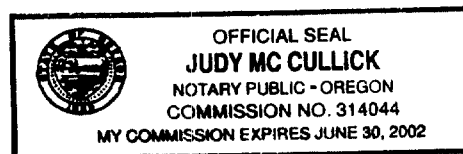
**ACKNOWLEDGMENT:**  
(Individual)

STATE OF ORE, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on 12-26-01 by \_\_\_\_\_

Kathleen Harlow, Robert Curtis Harlow  
Judy McCullick  
(Signature of notarial officer)

Notary  
Title (and Rank)



My Commission expires: 06-30-02

See Attached

(Seal)

## ALL-PURPOSE ACKNOWLEDGEMENT

State of ORE, Klamath County} ss:On 12-26-01 before me, Judy McCullickPersonally appeared Kathleen Dair-Horlow

☒ Personally known to me -OR- ☐ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature:

Judy McCullick

(notary seal)

Name (typed or printed)

Judy McCullickMy Commission Expires: 06-30-02