

'02 FEB 26 AM 10:14

State of Oregon, County of Klamath  
 Recorded 02/26/2002 10:14 a m.  
 Vol M02, Pg 11348-49  
 Linda Smith, County Clerk  
 Fee \$ 26<sup>00</sup> # of Pgs 2

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#: 20013607000036 ACCOUNT#: 0654-654-1408917-0001

**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 02/04/2002 and the parties are as follows:  
 TRUSTOR ("Grantor"):

JUDITH A. MC CULLICK, AN UNMARRIED PERSON

whose address is:  
 4801 LORRAYNE PL 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 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:  
 LOT 1 IN BLOCK 6 OF FIRST ADDITION TO KELENE GARDENS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of 4801 LORRAYNE PL KLAMATH FALLS, OR 97603  
 and parcel number of R3909015AA06600000, 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 \$ 80,000.00 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 02/15/2032.

11349

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).

Judith A. McCullick  
JUDITH A. MC CULLICK

Grantor

2-4-02  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF Oregon, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on February 4, 2002 by \_\_\_\_\_

Judith A. McCullick  
Laura D. Bergman  
(Signature of notarial officer)

Notary  
Title (and Rank)

My Commission expires: Oct 2, 2005



(Seal)