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Vol M02 Page 20699

Recording Requested by:

Wells Fargo Bank

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State of Oregon, County of Klamath

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Linda Smith, County Clerk

Fee \$ 21.00 # of Pgs 2

State of Oregon

Space Above This Line For Recording Data

REFERENCE#: 20020717000001 ACCOUNT#: 0654-654-1844962-0001

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 03/18/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

DORIS L. FRONCKOWIAK, A MARRIED WOMAN WHO ACQUIRED TITLE AS
DORIS L. FANGMAN, A SINGLE WOMAN

whose address is:

5811 SOUTHGATE DR 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 3, BLOCK 1, SUNSET VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

with the address of 5811 SOUTHGATE DRIVE KLAMATH FALLS, OR 97603

and parcel number of R563429

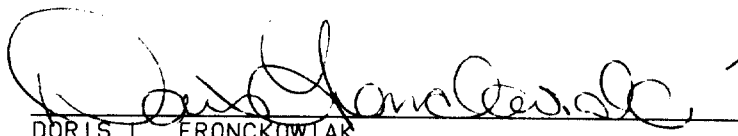
, together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above.

3. **MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 35,000.00 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 04/10/2017.

20700

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></u>	3/25/02
DORIS L. FRONCKOWIAK	Date
_____	_____
Grantor	Date
_____	_____
Grantor	Date
_____	_____
Grantor	Date
_____	_____
Grantor	Date
_____	_____
Grantor	Date

ACKNOWLEDGMENT:
(Individual)

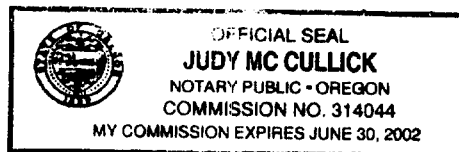
STATE OF ORE, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on MAR. 25, 2002 by _____

DORIS L. FRONCKOWIAK
Judy McCullick
 (Signature of notarial officer)

NOTARY
 Title (and Rank)

My Commission expires: 06-30-02



(Seal)