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State of Oregon, County of Klamath
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REFERENCE#: 20021312200001 ACCOUNT#: 0654-654-2594404-0001

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
05/16/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

TERESA LYNN LUCHT, (WHO AQUIRED TITLE AS) TERESA LYNN
SHOVAH

whose address is:

939 N ALAMEDA AVE KLAMATH FALLS, OR, 97601

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:
SEE ATTACHED EXHIBIT A

with the address of 939 N ALAMEDA AVE KLAMATH FALLS, OR 97601

and parcel number of 303326

, 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 \$ 25,000.00 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 05/16/2032

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).

<u>Teresa Lynn Lucht</u> TERESA LYNN LUCHT	Grantor	<u>5/16/02</u> 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 May 16, 2002 by Teresa Lynn

Lucht
Kathy A. Dillon
(Signature of notarial officer)
Notary Public - Oregon
Title (and Rank)

My Commission expires: July 24, 2005



(Seal)

EXHIBIT A

ALL OF THAT CERTAIN REAL PROPERTY WITH THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING OR IN ANY WAY APPERTAINING, SITUATED IN THE COUNTY OF KLAMATH, KLAMATH FALLS, OREGON, DESCRIBED AS FOLLOWS, TO-WIT:

PARCEL 1: THE SOUTHERLY ONE-HALF OF THE WESTERLY 40 FEET OF LOT 5, BLOCK 17, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON.

PARCEL 2: BEGINNING AT THE NORTHERLY LINE OF ALAMEDA STREET AT THE SOUTHEASTERLY CORNER OF LOT 6, BLOCK 17, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, OREGON; THENCE NORTHERLY ALONG THE LINE BETWEEN LOTS 5 AND 6 OF SAID BLOCK 17 A DISTANCE OF 60 FEET TO A STAKE; THENCE WESTERLY AT RIGHT ANGLES A DISTANCE OF 32.1 FEET TO A STAKE; THENCE SOUTHERLY IN A STRAIGHT LINE TO THE NORTHERLY LINE OF ALAMEDA STREET (WHICH IS ALSO THE SOUTHERLY LINE OF SAID LOT 6) TO A POINT WHICH IS 27.8 FEET WESTERLY ALONG THE SOUTHERLY LINE OF SAID LOT 6 FROM THE POINT OF BEGINNING; THENCE EASTERLY ALONG THE SOUTHERLY LINE OF LOT 6 TO THE POINT OF BEGINNING, BEING A PORTION OF LOT 6, BLOCK 17, HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, ALSO BEING THE EASTERLY ONE-HALF OF THE PROPERTY DESCRIBED IN DEED RECORDED IN VOLUME 248 AT PAGE 518, DEED RECORDS OF KLAMATH COUNTY, OREGON.

PARCEL 3: A PORTION OF LOT 6, BLOCK 17 HOT SPRINGS ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING ON THE SOUTHERLY LINE OF PORTLAND STREET AT THE NORTHEASTERLY CORNER OF LOT 6, BLOCK 17, HOT SPRINGS EDITION TO THE CITY OF KLAMATH FALLS, OREGON; THENCE SOUTHERLY ALONG THE LINE BETWEEN LOTS 5 AND 6 OF SAID BLOCK 17, A DISTANCE OF 96.2 FEET TO A STAKE; THENCE WESTERLY AT RIGHT ANGLES A DISTANCE OF 32.1 FEET TO A STAKE; THENCE NORTHERLY 98.3 FEET TO THE SOUTHERLY LINE OF PORTLAND STREET AT A POINT MIDWAY BETWEEN THE NORTHEASTERLY CORNER AND THE NORTHWESTERLY CORNER OF SAID LOT 6; THENCE EASTERLY ALONG THE SOUTHERLY LINE OF PORTLAND STREET 39.1 FEET TO THE POINT OF BEGINNING.

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.