

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, County of Klamath
Recorded 08/19/2002 4:08 a. m.
Vol M02, Pg 46404-06
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

State of Oregon

Space Above This Line For Recording Data

REFERENCE#: 20021861634280ACCOUNT#: 0654-654-3470512-0001

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 07/25/2002 and the parties are as follows:
TRUSTOR ("Grantor"):

VELMA L. BIGGS, AN UNMARRIED WOMAN

whose address is:

5700 HARLAN 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 12 OF RESUBDIVISION OF HOMEDALE TRACTS 49 AND 50, KLAMATH COUNTY, OREGON. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

with the address of 5700 HARLAN DR KLAMATH FALLS, OR 97603
and parcel number of R556883

, 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 08/05/2017.

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.
5. **RIDERS.** If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.
- ☒ **Third Party Rider**
☒ **Leasehold Rider**
☒ **Other** _____

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>Velma L Biggs</u> VELMA L BIGGS	Grantor	<u>7-29-02</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

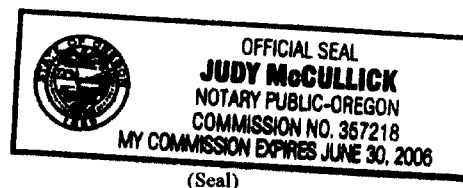
ACKNOWLEDGMENT:
(Individual)

STATE OF ORE, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on 7-29-02 by Velma L Biggs

Judy McCullick
(Signature of notarial officer)
Title (and Rank)
NOTARY

My Commission expires: 06-30-06



GOVERNMENT CODE 27361.7

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:

Sudy McCullick

Notary Commission
Number:

357218

County and State
Of Commission:

Klamath

County, California

Date Commission
Expires:

6.30.06

Manufacturer or Vendor Number: n/a
(Located on both sides of notary seal border)

Date and Place of
Notary Execution:

7.29.03 Klamath

County, California

Signature:

Jason Walker
JASON WALKER

WELLS FARGO BANK, N.A.

Date & Place of
This Execution:

8.1.02

Washington County, OR