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Recording Requested by:

Wells Fargo Bank

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State of Oregon, County of Klamath

Recorded 01/27/2003 8:29 a m.

Vol M03 Pg 04694-96

Linda Smith, County Clerk

Fee \$ 3.00 # of Pgs 3

State of Oregon

Space Above This Line For Recording Data

REFERENCE#: 20023537000263ACCOUNT#: 0654-654-5629136-1998

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 12/31/2002 and the parties are as follows:
TRUSTOR ("Grantor"):

RAYMOND R. SOUZA AND MERRYETTA L. SOUZA, HUSBAND AND WIFE

whose address is:

PO BOX 624 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:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE CITY OF KLAMATH FALLS, COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS:

LOT 5 OF HENLEY, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of 7912 HWY 39 KLAMATH FALLS, OR 97601

and parcel number of R583639

, 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 \$ 18,400.00 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 12/31/2027.

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>Raymond R Souza</u> RAYMOND R SOUZA	Grantor	<u>1-7-03</u> Date
<u>Merry L Souza</u> MERRY L SOUZA	Grantor	<u>1-7-03</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

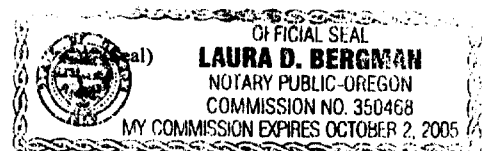
(Individual)

STATE OF Oregon, COUNTY OF Klamath Falls } ss.

This instrument was acknowledged before me on January 7, 2003 by Raymond R Souza,
& Merry L Souza

Laura D Bergman
 (Signature of notarial officer)
Reasonal Banker Officer
 Title (and Rank)

My Commission expires: Oct 2, 2005



ILLEGIBLE NOTARY SEAL DECLARATION

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: Laura D. Bergman

Commission Number: 350468

Commission Expires: 10.2.05

Date & Place of Notary Execution: 1.7.03 Klamath County

Date & Place of This Execution: 1-9-03 Washington County, OR

Sam Walker
Signature

WELLS FARGO BANK, N.A.