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State of Oregon, County of Klamath
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State of Oregon

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REFERENCE#: 20031267000670ACCOUNT#: 0854-854-8040788-1998

SHORT FORM LINE OF CREDIT DEED OF TRUST *LCM mzf*

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is 05/19/2003 and the parties are as follows:

TRUSTOR ("Grantor"):

NANCY FARMER AKA NANCY LYNNE FARMER AND JORY WILLIAM TWITCHELL, WITH FULL RIGHT OF SURVIVORSHIP AND ELAINE TWITCHELL, NON-VESTED SPOUSE

whose address is:

PO BOX 7417 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 31657
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 OF HOMEACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, LESS AND EXCEPTING THE SOUTH 72 FEET OF THE EAST 121.5 FEET AND THE WEST 178.1 FEET OF SAID LOT.

with the address of 1752 ARTHUR STREET KLAMATH FALLS, OR 97603
and parcel number of R525747

, 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 \$ 36,000.00 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 05/19/2043.

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).

Nancy Farmer
NANCY FARMER

Grantor

5-19-03

Date

Joy W. Twitchell
JOY WILLIAM TWITCHELL

Grantor

5/23/03

Date

Elaine Twitchell
ELAINE TWITCHELL, NON-VESTED SPOUSE

Grantor

5-23-03

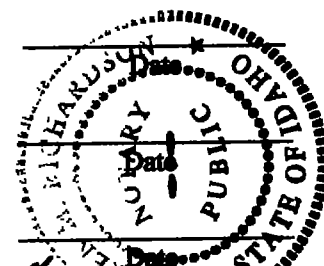
Date

State of Idaho, County of Butte:
This instrument acknowledged before
me on May 23, 2003, by
Joy William Twitchell and
Elaine Twitchell

Grantor

Grantor

Grantor



ACKNOWLEDGMENT:
(Individual)

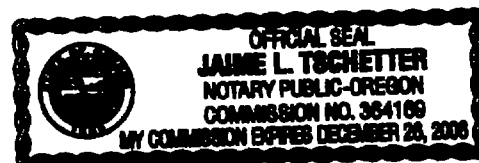
STATE OF Oregon, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on May 19 2003 by _____

Nancy Farmer

(Signature of notarial officer)

Personal Banker
Title (and Rank)



My Commission expires: 12/28/2006

(Seal)