

'04 APR 27 AM 10:06

## 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 04/27/2004 10:06 a mVol M04 Pg 25204-1

Linda Smith, County Clerk

Fee \$ 31.00 # of Pgs 3

State of Oregon

Space Above This Line For Recording Data

REFERENCE#:20040427200424 ACCOUNT#:0651-851-8290949-1998

**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 03/26/2004 and the parties are as follows:

TRUSTOR ("Grantor"):

JIMMY RAY HARDIN AND CELIA LOUISE HARDIN, HUSBAND AND WIFE

whose address is: 1122 MAPLE ST KLAMATH FALLS, OR, 97801

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 COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS: LOT 1 IN BLOCK 6 OF FIRST ADDITION TO WEST HILLS HOMES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of 1122 MAPLE ST KLAMATH FALLS, OR 978014243

and parcel number of R532278

, 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 \$ 29,000.00 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 03/26/2044.

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 N/A

**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).

Jimmy Ray Hardin  
JIMMY RAY HARDIN Grantor

3-30-04  
Date

Celia Louise Hardin  
CELIA LOUISE HARDIN Grantor

3-30-04  
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 3-30-2004 by Jimmy Ray Hardin & Celia Louise Hardin

[Signature]  
(Signature of notarial officer)

Notary Public  
Title (and Rank)



My Commission expires: 5-21-04

(Seal)

**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: JIM TORREY

Notary Commission

Number: 334841

Date Commission

Expires: May 21, 2004

Date and Place of

Notary Execution: March 30, 2004 KLAMATH County, Oregon

Date &amp; Place of

This Execution: April 2, 2004 Washington County, ORORISHA RE' LAMPKIN**WELLS FARGO BANK, N.A.**