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State of Oregon, County of Klamath
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-State of Oregon

—Space Above This Line For Recording Data

REFERENCE#:20041677001017ACCOUNT#:0651-651-6796540-0001

## 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 06/28/2004 and the parties are as follows:

TRUSTOR ("Grantor"):
KEM MARIE MCKIM, A MARRIED WOMAN AS HER SOLE AND SEPARATE
PROPERTY

whose address is: 725 N 2ND ST 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 SOUTHERLY ONE-HALF OF LOTS 4 AND 5 IN BLOCK 27 OF FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST SOUTHERLY CORNER OF LOT 5 AFORESAID, BEING THE CORNER OF SECOND STREET AND THE ALLEY THROUGH SAID BLOCK 27; THENCE NORTHEASTERLY ALONG THE NORTHERLY LINE OF SAID ALLEY 106 FEET, MORE OR LESS, TO THE MOST EASTERLY CORNER OF LOT 4 AFORESAID; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF SAID LOT 4, 55 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH SAID ALLEY, 106 FEET, MORE OR LESS, TO THE EASTERLY LINE OF SECOND STREET; THENCE SOUTHEASTERLY ALONG SAID LINE OF SECOND STREET 56 FEET TO THE PLACE OF BEGINNING.

with the address of 725 N 2ND ST KLAMATH FALLS, OR 976013112 and parcel number of R410371 , 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 \$ 15,000.00 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

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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 07/15/2019

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.

N/A Third Party Rider
N/A Leasehold Rider
N/A 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).

My .	7-2-04
Grantor Grantor	Date
Grantor	Date
Grantor	Date
Grantor	Date
Grantor	Date
Grantor	Date
ACKNOWLEDGMENT: (Individual) STATE OF COUNTY OF GLANCITH	} ss.
This instrument was acknowledged before me onby	
(Signature of notarial officer)  OLICATION TO IT  Title (and Rank)  Title (and Rank)  My Commission expires:   OLICATION TO IT  OLICATION TO I	

(Seal)

## **All-purpose Acknowledgment**



STATE OF LOCGES, CO	unty of Klameth
on M-2.2004 in and for said State, personally appeared	before me, the undersigned, a Notary Public
opersonally known to me -OR- oproved to me on the whose name(s) is/are subscribed to the within instrument the same in his/her/their authorized capacity instrument the person(s), or the entity upon behalf of which will be supported by the control of the same in his/her/their authorized capacity instrument the person(s), or the entity upon behalf of which will be supported by the same in the same ind	ment and acknowledged to me that he/she/they /(ies), and that by his/her/their signature(s) on the
WITNESS my hand and official seal.	
Signature  Name(type orbrinted)  HCLINE (4 HOUSE  My commission expires:  No. 200 (2	OFFICIAL SEAL (Section Mela House) NOTARY PUBLIC - OREGON COMMISSION NO. 356823 MY COMMISSION EXPIRES APRIL 16, 2006