Vol. MO4 Page 57749

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State of Oregon, County of KI. Recorded 08/31/04 10:00 a	
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-State of Oregon

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REFERENCE#:20041957400179ACCOUNT#:0651-651-6954847-0001

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 08/03/2004 and the parties are as follows:

TRUSTOR ("Grantor"): SHARON M. PARKER

whose address is: 2847 FOOTHILLS BLVD 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:

SEE ATTACHED EXHIBIT

with the address of 2847 F00THILLS BLVD KLAMATH FALLS, OR 97601 and parcel number of R442916 , 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 \$ 45,000.00 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

1

Exhibit A

Reference #: 20041957400179 Acct #: 0651-651-6954847-0001

A PARCEL OF THAT TRACT OF LAND RECORDED IN VOLUME 281. PAGE 166 OF DEED RECORDS OF KLAMATH COUNTY, OREGON, DESCRIBED THEREIN BEING SITUATED IN THE NW 1/4 NW 1/4 OF SECTION 34, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON: SAID PARCEL BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF THE AFORESAID TRACT OF LAND WHICH CORNER IS MARKED WITH A STEEL AXLE REPRESENTING THE SOUTHEAST CORNER OF THE NW 1/4 NW 1/4 OF SAID SECTION 34: THENCE SOUTH 89 DEGREES 39 MINUTES WEST ALONG THE SOUTH BOUNDARY OF SAID TRACT OF LAND A DISTANCE OF 366.84 FEET; THENCE NORTH O DEGREES 19 MINUTES WEST A DISTANCE OF 160.0 FEET TO THE NORTH BOUNDARY OF THAT PARCEL OF LAND RECORDED IN VOLUME 335, PAGE 109 OF DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE NORTH 2 DEGREES 31 MINUTES WEST 57.10 FEET TO AN IRON PIPE MARKING THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 40 DEGREES 10 MINUTES 30 SECONDS EAST, 48.82 FEET TO AN IRON PIPE: THENCE NORTH 52 DEGREES 35 MINUTES 30 SECONDS EAST A DISTANCE 45.80 FEET TO AN IRON PIPE; THENCE CONTINUING NORTH 52 DEGREES 35 MINUTES 30 EAST A DISTANCE OF 37.77 FEET, MORE OR LESS, TO THE SOUTHWESTERLY BOUNDARY OF THAT PARCEL OF LAND RECORDED IN VOLUME 335, PAGE 109 OF DEED RECORDS AFORESAID; THENCE ALONG SAID BOUNDARY NORTH 51 DEGREES 49 MINUTES WEST 15.27 FEET, MORE OR LESS, TO AN IRON PIPE MARKING A CORNER OF SAID PARCEL OF LAND; THENCE NORTH 43 DEGREES 53 MINUTES EAST ALONG AFORESAID BOUNDARY, A DISTANCE OF 57.45 FEET TO AN IRON PIPE MARKING A CORNER OF THAT PARCEL OF LAND RECORDED IN VOLUME 311, PAGE 227, OF DEED RECORDS AFORESAID ; THENCE FOLLOWING ALONG THE BOUNDARY OF SAID PARCEL OF LAND NORTH 88 DEGREES 49 MINUTES WEST, 178.3 FEET AND SOUTH O DEGREES 41 MINUTES EAST 161.64 FEET TO AN IRON PIPE; THENCE NORTH 68 DEGREES 46 MINUTES 30 SECONDS EAST A DISTANCE OF 54.35 FEET TO A TRUE POINT OF BEGINNING. SAVING AND EXCEPTING A TRACT OF LAND SITUATED IN THE NW 1/4 N/W 1/4 OF SECTION 34, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHEAST CORNER OF THE SAID NW 1/4 NW 1/4 THENCE NORTH OO DEGREES 19 MINUTES WEST 20 FEET TO A POINT ON THE NORTHERLY RIGHT OF WAY LINE OF THE COUNTY ROAD (BEVERLY HEIGHTS ROAD); THENCE CONTINUING NORTH OO DEGREES 19 MINUTES WEST 584.5 FEET; THENCE SOUTH 43 DEGREES 53 MINUTE WEST 347.95 FEET TO A PIPE, BEING THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE NORTH 88 DEGREES 49 MINUTES WEST 50.00 FEET; THENCE SOUTH 01 DEGREES 11 MINUTES WEST 42.22 FEET; THENCE SOUTH 88 DEGREES 49 MINUTES EAST 11.04 FEET TO A PIPE BEING THE MOST WESTERLY POINT OF TRACT OF LAND DESCRIBED IN DEED VOLUME 208, PAGE 353, SHOWN AS PARCEL 1, AS RECORDED IN THE KLAMATH COUNTY DEED RECORDS; THENCE NORTH 43 DEGREES 55 MINUTES EAST 57.45 FEET TO THE TRUE POINT OF BEGINNING. TOGETHER WITH AN EASEMENT FOR INGRESS AND EGRESS AS GRANTED BY INSTRUMENT DATED JANUARY 30, 1978 AND RECORDED FEBRUARY 7, 1978 IN VOLUME M78, PAGE 2181, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON.

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 / 10 / 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).

Sharon M. Parka		\$-3-04
SHARUN M. PARKER	Grantor	Date
	Grantor	Date
ACKNOWLEDGMENT:		

(Individual)

STATE OF (

This instrument was acknowledged before me on

Signature of notarial officer

Title (and Rank)

My Commission expires

MY COMMISSIO

(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:	PAMELA HOUSE		
Notary Commission			
Number:	356823	49/44	
Date Commission			
Expires:	April 16, 2006		
Date and Place of			
Notary Execution: _	August 3, 2004	KLAMATH	County, Oregon
Date & Place of			
This Execution:	August 6, 2004		Washington County, OR
		Shule	y Worth
		S	SHIRLEY WORTH WELLS FARGO BANK, N.A.

REV 1/17/02