

04 OCT 14 PM 3:24

MTL-666910

Vol M04 Page 67017

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State of Oregon, County of Klamath  
Recorded 10/04/04 3:24 p m  
Vol M04 Pg 67017-18  
Linda Smith, County Clerk  
Fee \$ 26.00 # of Pgs 2

State of Oregon

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REFERENCE#:20042457400749 ACCOUNT#:0651-651-7193599-0001

## 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 09/24/2004 and the parties are as follows:

TRUSTOR ("Grantor"):  
LOIS M GUMBERT

whose address is: 4021 KELLEY DR 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 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:

LOT 4, BLOCK 1, KELENE GARDENS, ACCORDING TO THE OFFICIAL PLAT THEROF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON

with the address of 4021 KELLEY DR KLAMATH FALLS, OR 976038348 and parcel number of 3909-15AA-00400000, 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 \$ 61,888.00 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 10/05/2034.

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).

Lois M. Gumbert  
LOIS M GUMBERT

Grantor

9-24-04  
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**

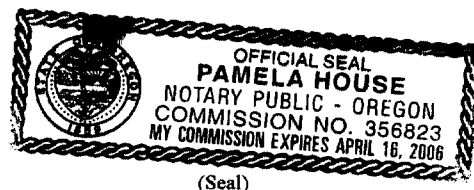
(Individual)

STATE OF Oregon, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on Sept 24, 04 by \_\_\_\_\_

Lois M. Gumbert  
Pamela House  
(Signature of notarial officer)  
Patricia Benke  
Title (and Rank)

My Commission expires: April 16, 2006



(Seal)