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Recording Requested by:
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Irvine, CA 92623-9523
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State of Oregon, County of Klamath
Recorded 10/12/04 10:00 a m
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Linda Smith, County Clerk
Fee \$ 41.00 # of Pgs 5

State of Oregon

Space Above This Line For Recording Data

REFERENCE#:20041697200798 ACCOUNT#:0651-651-6774318-1998

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 06/23/2004 and the parties are as follows:

TRUSTOR ("Grantor"):
EVELYN DUNCAN

whose address is: 91 PO BOX MALIN, OR, 97632

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 2309 S MALIN RD MALIN, OR 97632
and parcel number of 00R779054

, 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 \$ 107,303.00 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

Exhibit A

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BEGINNING ON THE SECTION LINE AT A POINT 600 FEET NORTH OF THE SOUTHEAST CORNER OF SECTION 16, TOWNSHIP 41 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON; THENCE NORTH ON THE SECTION LINE TO THE SOUTHEAST CORNER OF PREMISES DESCRIBED IN DEED FROM FRED SPOLEK TO BLOODY POINT POST NO. 6147 OF VETERANS OF FOREIGN WARS, RECORDED MARCH 7, 1947 IN BOOK 203, PAGE 211, DEED RECORDS OF KLAMATH COUNTY, OREGON, WHICH POINT IS 110 FEET SOUTH OF THE NORTHEAST CORNER OF THE SE1/4 SE1/4 OF SECTION 16; THENCE WEST ALONG THE SOUTH LINE OF SAID PREMISES 268 FEET TO A POINT; THENCE NORTH 110 FEET TO A POINT; THENCE WEST TO THE NORTHWEST CORNER OF GOVERNMENT LOT 10 OF SAID SECTION 16; THENCE CONTINUING WEST 347 FEET, MORE OR LESS, ALONG THE SOUTH LINE OF PREMISES DESCRIBED IN DEED FROM KATIE SPOLEK TO GEORGE L. SPOLEK, ET UX, RECORDED IN BOOK 115, PAGE 9, DEED RECORDS OF KLAMATH COUNTY, OREGON, TO THE SOUTHERLY LINE OF THE DEPOT ROAD; THENCE SOUTHWESTERLY ALONG SAID ROAD LINE TO THE NORTHEAST CORNER OF PREMISES DESCRIBED IN DEED FROM KATIE SPOLEK TO CLIFFORD D. KING, ET UX, RECORDED NOVEMBER 10, 1942 IN BOOK 151, PAGE 122, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE SOUTH TO THE SOUTHEAST CORNER OF THE SAID KING PREMISES; THENCE WEST 690.5 FEET, MORE OR LESS, TO THE SOUTHWEST CORNER OF PREMISES DESCRIBED IN DEED FROM FRED SPOLEK TO JAMES E. ROGERS, ET UX, RECORDED MARCH 24, 1947 IN BOOK 204, PAGE 55, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE NORTH ALONG THE WEST LINE OF SAID ROGERS PREMISES TO THE SOUTH LINE OF DEPOT ROAD; THENCE SOUTHWESTERLY ALONG THE DEPOT ROAD TO THE NORTHEASTERLY CORNER OF PREMISES DESCRIBED IN DEED FROM KATIE SPOLEK, A WIDOW, TO THE CITY OF MALIN, RECORDED JULY 30, 1945 IN BOOK 178, PAGE 311, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE SOUTH 1050 FEET, MORE OR LESS, ALONG THE EAST LINE OF SAID CITY PREMISES TO THE SOUTH LINE OF SAID SECTION 16, THENCE EAST ALONG THE SECTION LINE TO A POINT 726 FEET WEST OF THE SOUTHEAST CORNER OF SECTION 16, WHICH POINT IS THE SOUTHWEST CORNER OF PREMISES CONVEYED BY KATIE SPOLEK TO KLAMATH POTATO GROWERS ASSOCIATION RECORDED AUGUST 1, 1945 IN BOOK 178, PAGE 373, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE NORTH ALONG THE WEST LINE OF THE ASSOCIATION PREMISES, 600 FEET TO THE NORTHWEST CORNER THEREOF; THENCE EAST ALONG THE NORTH LINE OF SAID ASSOCIATION 726 FEET TO THE NORTHEAST CORNER THEREOF, AND THE POINT OF BEGINNING, BEING PORTION OF GOVERNMENT LOTS 6, 10, 15 AND 16 OF SECTION 16, TOWNSHIP 41 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON. SAVING AND EXCEPTING THAT PORTION SOLD TO THE CITY OF MALIN IN VOLUME M69, PAGE 586, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON. ALSO EXCEPTING THEREFROM A PARCEL OF LAND BEING A PORTION OF THAT TRACT OF LAND DESCRIBED IN VOLUME M73, PAGE 773, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, SITUATED IN SECTION 16, TOWNSHIP 41 SOUTH, RANGE 12 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF GOVERNMENT LOT 15 OF SAID SECTION 16; THENCE SOUTH 15 DEGREES 50 MINUTES EAST 339.9 FEET TO A POINT ON THE SOUTHERLY RIGHT OF WAY LINE OF THE COUNTY ROAD KNOWN AS DEPOT ROAD; THENCE NORTH 71 DEGREES 22 MINUTES EAST ALONG SAID RIGHT OF WAY LINE, 212.66 FEET; THENCE SOUTH 00 DEGREES 17 MINUTES 39 SECONDS EAST 75.95 FEET; THENCE NORTH 89 DEGREES 34 MINUTES EAST 419.86 FEET TO THE NORTHEAST CORNER OF THAT TRACT OF LAND DESCRIBED IN DEED VOLUME M69, PAGE 586, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, SAID POINT BEING THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING NORTH 89 DEGREES 34 MINUTES EAST 447.7 FEET; THENCE SOUTHERLY . PARALLEL TO THE EAST LINE OF THAT TRACT OF LAND DESCRIBED IN SAID DEED VOLUME M69, PAGE 586, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON, 971.22 FEET, MORE OR LESS, TO THE SOUTH LINE OF SAID

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SECTION 16; THENCE WESTERLY, ALONG SAID SOUTH LINE, 447.7 FEET, MORE OR LESS, TO THE SOUTHEAST CORNER OF THAT TRACT OF LAND DESCRIBED IN SAID DEED VOLUME M69, PAGE 586, MICROFILM RECORDS OF KLAMATH COUNTY, OREGON; THENCE NORTHERLY ALONG THE EAST LINE OF SAID TRACT OF LAND, 971.22 FEET, MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

"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 06/23/2044.

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).

Evelyn Duncan
EVELYN DUNCAN

Grantor

7/1/04
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 July 1, 2004 by

Duncan

(Signature of notarial officer)

Personal Banker
Title (and Rank)



My Commission expires

April 16, 2008

(Seal)

ALL-PURPOSE ACKNOWLEDGEMENT

68957

State of Oregon, Klamath County} ss:

On July 1, 2001 before me, Pamela House

Personally appeared Evelyn Dunsen

☐ Personally known to me -OR- ☒ proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature: Pamela House

(notary seal)

Pamela House
Name (typed or printed)

My Commission Expires April 16, 2006

