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 Wells Fargo Bank
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State of Oregon, County of Klamath
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State of Oregon

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REFERENCE#:20042887200649 ACCOUNT#:0651-651-7336292-1998

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 10/29/2004 and the parties are as follows:

TRUSTOR ("Grantor"):
 JAMES R. DUNKIN AND DANA G. DUNKIN, HUSBAND AND WIFE

whose address is: 13076 CEDAR TRAIL KENO, OR 97627

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 6, BLOCK 7, TRACT NO. 1083, CEDAR TRAILS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF Klamath COUNTY, OREGON.

with the address of 13076 CEDAR TRAIL KENO, OR 976270442 and parcel number of 624257, 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 \$ 150,000.00 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

