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Wells Fargo Bank, N.A.  
DOCUMENT MANAGEMENT  
P. O. BOX 31557  
BILLINGS, MT 59107

State of Oregon

Space Above This Line For Recording Data

REFERENCE#: 20051057200552ACCOUNT#: 0651-651-8128901-1998

## 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 05/03/2005 and the parties are as follows:

TRUSTOR ("Grantor"):  
RICHARD W. BOWMAN AND SHARON D. BOWMAN, HUSBAND AND WIFE

whose address is: 5363 HIGHWAY APT 39 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:  
SEE ATTACHED EXHIBIT

with the address of 5363 HIGHWAY 39 KLAMATH FALLS, OR 976032643 and parcel number of R-880810, 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 \$ 44,500.00 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**

Reference #: 20051057200552

Acct #: 0651-651-8128901-1998

PARCEL OF LAND PARTITION 10-96, BEING PARCEL 1 OF 'LAND PARTITION 53-95', SITUATE IN THE NW1/4 SW1/4 OF SECTION 18, TOWNSHIP 39 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, EXCEPTING THEREFROM A TRACT OF LAND BEING THE SOUTHERLY 100 FEET OF PARCEL 3 OF 'LAND PARTITION 10-96', SITUATE IN THE NW1/4 SW1/4 OF SECTION 18, TOWNSHIP 39 SOUTH, RANGE 10 EAST, WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WESTERLY RIGHT OF WAY OF STATE HIGHWAY 39, BEING THE SOUTHWEST CORNER OF SAID PARCEL 3 FROM WHICH THE 1/4 CORNER COMMON TO SECTION 13, TOWNSHIP 39 SOUTH, RANGE 9 EAST, WILLAMETTE MERIDIAN AND SAID SECTION 18 BEARS NORTH 01 DEGREES 27 MINUTES 09 SECONDS WEST 1,053.06 FEET; THENCE SOUTH 55 DEGREES 40 MINUTES 10 SECONDS EAST 487.60 FEET; THENCE ALONG THE EAST AND SOUTH BOUNDARY OF SAID PARCEL 3, SOUTH 00 DEGREES 03 MINUTES 01 SECONDS EAST 121.17 FEET AND NORTH 55 DEGREES 40 MINUTES 10 SECONDS WEST 487.60 FEET TO THE POINT OF BEGINNING, AS EVIDENCE BY LOT LINE ADJUSTMENT 7-97 ON FILE IN THE OFFICE OF THE KLAMATH COUNTY PLANNING DEPARTMENT.

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 05/03/2045.

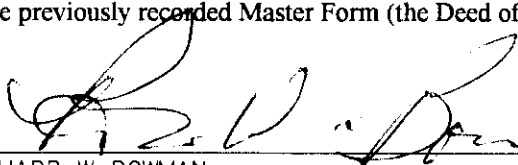
4. **MASTER FORM LINE OF CREDIT DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Line of Credit Deed of Trust ("Master Form"), inclusive, dated **February 1, 1997** and recorded on February 10, 1997 as Instrument 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).

  
 RICHARD W BOWMAN Grantor

5-04-05  
 Date

  
 SHARON D BOWMAN Grantor

5-4-05  
 Date

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 Grantor

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 Date

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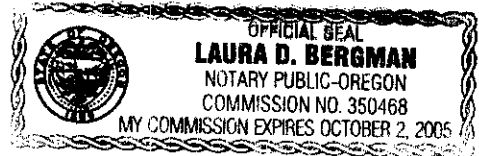
\_\_\_\_\_  
 Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF Oregon, COUNTY OF Tumath } ss.This instrument was acknowledged before me on May 4, 2005 by Richard W Borman,and Sharon D Borman

(Signature of notarial officer)

Laura D Bergman  
Title (and Rank)My Commission expires: Oct 2, 2005

|                                   |
|-----------------------------------|
| 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: LAURA D. BERGMAN

Notary Commission

Number: 350468

Date Commission

Expires: October 2, 2005

Date and Place of

Notary Execution: May 4, 2005 KLAMATH County, Oregon

Date & Place of

This Execution: May 9, 2005 Washington County, OR



TRINH CHAU

WELLS FARGO BANK, N.A.