

05 JUN 27 AM 9:20

Vol M05 Page 48200

State of Oregon, County of Klamath  
Recorded 06/27/05 9:20a m  
Vol M05 Pg 48200-03  
Linda Smith, County Clerk  
Fee \$ 36<sup>00</sup> # of Pgs 4

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

State of Oregon

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REFERENCE#: 20051227400685 ACCOUNT#: 0651-651-8255423-1998

## 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 05/27/2005 and the parties are as follows:

**TRUSTOR ("Grantor"):**  
JOANNE L. MINTZ, TRUSTEE OR HER SUCCESSOR IN TRUST UNDER THE  
MINTZ LIVING TRUST DATED NOVEMBER 1, 2002, AND ANY AMENDMENTS THERETO

whose address is: 20049 ELIZABETH LN BEND, OR, 97702

**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 ~~BESCHUTES~~ Klamath, State of Oregon, described as follows:  
LOT 7, BLOCK 2, STAGECOACH ACRES, KLAMATH COUNTY, OREGON.

with the address of 151063 ANVIL LN LA PINE, OR 97739  
and parcel number of R817227, 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 \$ 100,000.00 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

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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 05/27/2045.

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 97-04241 in Book N/A at Page N/A of the Official Records in the Office of the Recorder of DESCHUTES 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).

Joanne L. Mintz, Trustee  
JOANNE L. MINTZ, TRUSTEE Grantor

6-1-05  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Grantor

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Date

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Grantor

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Date

\_\_\_\_\_  
Grantor

\_\_\_\_\_  
Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF Oregon, COUNTY OF Deschutes } ss.This instrument was acknowledged before me on 6/1/05 by \_\_\_\_\_Joanne L. Mintz TrusteeMarlene C Verley  
(Signature of notarial officer)Notary Public  
Title (and Rank)My Commission expires: Sept 19, 2008

(Seal)

**THIRD PARTY RIDER**

REFERENCE #: 20051227400685

ACCOUNT#: 0651-651-8255423-1998

THIS THIRD PARTY RIDER is made on 05/27/2005, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("the Security Instrument") given by the undersigned Trustee(s) to secure the Secured Debt from  
JOANNE L MINTZ

(the "Debtor") to Lender.

With respect to the Trust, this Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property described in this Security Instrument to secure the Note of the Debtor to the Lender.

Consequently, references in the text to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Note shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Secured Debt before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to Secured Debt prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Note and are a party hereunder except insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, distribution of trust assets, or death of any Debtor shall constitute an event of default under the Secured Instrument.

Joanne L. Mintz, Trustee 6-1-05  
JOANNE L MINTZ Trustee Date

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Trustee

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Date