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State of Oregon

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REFERENCE#: 20051687200577ACCOUNT#: 0651-651-8519730-0001

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 07/22/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
ISABELLA DUNHAM AND DENNIS A DUNHAM, HUSBAND AND WIFE WHO ACQUIRED TITLE
AS ISABELLA DUNHAM AND DENNIS ALBERT DUNHAM

whose address is: 39940 DUSTY LN CHILOQUIN, OR, 97624

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 7, BLOCK 1 OF TRACT 1118, ACCORDING TO THE OFFICIAL PLAT THERE OF ON
FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of 39940 DUSTY LN CHILOQUIN, OR 976248653
and parcel number of R210293

, 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 \$ 125,000.00 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

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 08/10/2020 .

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).


DENNIS A DUNHAM Grantor

7-28-05
Date


ISABELLE DUNHAM Grantor

7-28-05
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

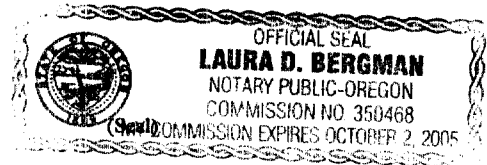
STATE OF Oregon, COUNTY OF Tarmath } ss.

This instrument was acknowledged before me on July 28, 2005 by Dennis A. Dunham and Teabella Dunham

Laura D. Bergman
(Signature of notarial officer)

Personal Banker / officer
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 LAURA D BERGMAN
Notary: _____

Commission 350468
Number: _____

Commission 10/02/05
Expires: _____

Date & Place of 7/28/05 KLAMATH COUNTY, OR
Notary Execution: _____

Date & Place of 8/1/2005
This Execution: _____ Washington County, OR



Signature

WELLS FARGO BANK, N.A.