

**M05-64504**

Klamath County, Oregon

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State of Oregon

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REFERENCE#: 20052092200178ACCOUNT#: 0650-650-9455183-1998

**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 08/25/2005 and the parties are as follows:

TRUSTOR ("Grantor"):  
SANDRA G. SIMS, AN UNMARRIED WOMAN

whose address is: 2405 WOODARD RD APT 1102 SAN JOSE, CA, 95124

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:

BEGINNING AT A POINT 42 FEET EAST OF THE NORTHWEST CORNER OF THE SE 1/4 SE 1/4 WHICH IS ALSO THE NORTHWEST CORNER OF LOT 24 OF SECTION 19, TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, OREGON; THENCE RUNNING EAST 209 FEET; THENCE SOUTH 209 FEET; THENCE WEST 110 FEET TO THE DALLES-CALIFORNIA HIGHWAY; THENCE WEST 64 DEGREES 40 MINUTES NORTH (NORTH 25 DEGREES 20 MINUTES WEST) ALONG THE SAID HIGHWAY A DISTANCE OF 231 FEET TO THE POINT OF BEGINNING, KLAMATH COUNTY, OREGON.

with the address of 32441 MODOC POINT RD CHILOQUIN, OR 97624 and parcel number of 246674, 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 \$ 50,000.00 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 08/25/2045.

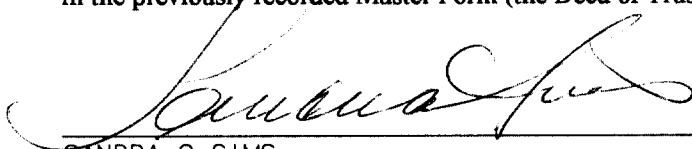
4. **MASTER FORM LINE OF CREDIT DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Line of Credit Deed of Trust ("Master Form"), inclusive, dated **February 1, 1997** and recorded on February 10, 1997 as Instrument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

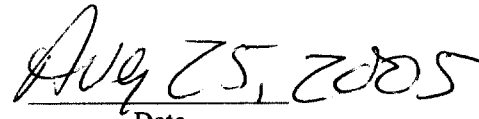
☒ Other N/A

**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).



SANDRA G SIMS

Grantor



Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

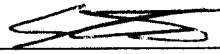
Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF CALIFORNIA, COUNTY OF SANTA CLARA } ss.

This instrument was acknowledged before me on AUG 25, 2005 by \_\_\_\_\_  
SANDRA L. SIMS

  
(Signature of notarial officer)

STORE MANAGER  
Title (and Rank)

My Commission expires: JULY 19, 2008



(Seal)

(GOVERNMENT CODE 27361.7)

THE ABOVE INFORMATION MUST BE LEGIBLE FOR SCANNING