

**M05-64584**

Klamath County, Oregon

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Return Address:   
Wells Fargo Bank, N.A.  
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BILLINGS, MT 59107

State of Oregon

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REFERENCE#: 20052062200143ACCOUNT#: 0650-650-9473572-0001

## 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 08/26/2005 and the parties are as follows:  
TRUSTOR ("Grantor"):

DAVID GEORGE RICKETTS AND JOYCE YVONNE RICKETTS, HUSBAND AND WIFE AS  
TENANTS BY THE ENTIRETY

whose address is: 44062 VALLEY VIEW DR BEATTY, OR, 97621

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:

LOTS 7, 8 & 9 IN BLOCK 10 SPRAGUE RIVER VALLEY ACRES, ACCORDING TO THE  
OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH  
COUNTY, OREGON.

with the address of 44062 VALLEY VIEW DRIVE BEATTY, OR 97621  
and parcel number of R356180, 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 \$ 74,000.00 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 09/28/2020

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).

David George Ricketts  
DAVID GEORGE RICKETTS

Grantor

8-29-05  
Date

Joyce Yvonne Ricketts  
JOYCE YVONNE RICKETTS

Grantor

8-29-05  
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**  
(Individual)

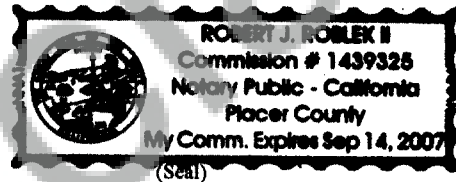
STATE OF CA, COUNTY OF Placer } ss.

This instrument was acknowledged before me on 8/29/05 by David George Ricketts & Joyce Yvonne Ricketts

[Signature]  
(Signature of notarial officer)

NOTARY PUBLIC  
Title (and Rank)

My Commission expires: 9/14/07



ILLEGIBLE NOTARY SEAL DECLARATION  
(GOVERNMENT CODE 27361.7)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE  
DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of  
The Notary: ROBERT J. ROBLER #1111 (DR)

Commission  
Number: 1424325

County Where  
Bond is Filed: KLAMATH, OR

Commission  
Expires: 9/14/07

Manufacturer or Vendor Number: NINA 1  
(Located on both sides of the notary seal border)

Date & Place of  
Notary Execution: 8/29/05 PLACER County, California

Signature: [Signature] WELLS FARGO BANK, N.A.  
Darren Kaplan, Operation Processor

Date & Place of  
This Execution: 9/1/05 Maricopa County, Arizona

THE ABOVE INFORMATION MUST BE LEGIBLE FOR SCANNING