

M06-10102

Klamath County, Oregon

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State of Oregon

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REFERENCE#: 20060617200104ACCOUNT#: 0651-651-0025296-0001

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 04/17/2006 and the parties are as follows:

TRUSTOR ("Grantor"):
JULIE A. MANESS, AN UNMARRIED WOMAN

whose address is: 2083 PORTLAND ST KLAMATH FALLS, OR, 97601

TRUSTEE: Wells Fargo Financial National Bank
PO Box 31557
Billings, MT 59107

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 5 AND 6, BLOCK 41, HILLSIDE ADDITION TO THE CITY OF KLAMATH FALLS, IN THE COUNTY OF KLAMATH, STATE OF OREGON: LESS A PARCEL OF LAND 20 FEET BY 100 FEET ADJACENT TO NEWCASTLE STREET, BEING MORE PARTICULARLY DESCRIBED AS THE SOUTHWESTERLY 20 FEET OF LOTS 5 AND 6 BLOCK 41 OF SAID ADDITION.

with the address of 2083 PORTLAND ST KLAMATH FALLS, OR 97601, 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 \$ 136,000.00 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 05/15/2036.

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 County, State of the Official Records in the Office of the Recorder of KLAMATH 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).

Julie A. Maness
JULIE A. MANESS Grantor

4/18/06
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Oregon, COUNTY OF Klamath } ss.

This instrument was acknowledged before me on April 18, 2006 by _____

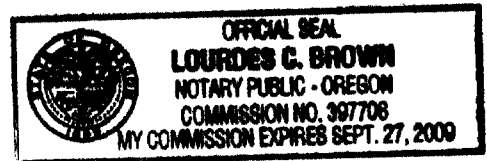
Julie A Maness

[Signature]

(Signature of notarial officer)

Title (and Rank)

Personal Banker



My Commission expires: SEP 27, 2009

(Seal)