

MTC 74607



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08/01/2006 03:19:42 PM

Fee: \$31.00

Return to:
Wells Fargo Financial Bank
P.O. Box 5943
Sioux Falls, SD
57117

**OREGON REAL ESTATE MORTGAGE
LINE OF CREDIT INSTRUMENT**

Maximum Principal secured \$ 8,500.00.

Know All Men by these Presents, to secure any advances (including future advances) on a line of credit issued pursuant to a Credit Card Account Agreement up to the amount stated above as "Maximum Principal Secured," between Wells Fargo Financial Bank, Mortgagor, and DOMINIC ANTHONY INGLE AND SUSANA M INGLE, AS TENANTS BY THE ENTIRETY, Mortgagors, said Mortgagors do hereby grant, bargain, sell, and convey to Mortgagor the following described premises located in KLAMATH County, Oregon:
The description of the property is on a separate addendum attached to this Mortgage/Deed of Trust, which description is part of the Mortgage/Deed of Trust.

Together with tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining. To have and to hold the same, with the appurtenances unto the Mortgagor, its successors and assigns forever.

This conveyance is intended as a mortgage to secure the payment to Mortgagor of Mortgagor's initial and future advances to Mortgagor under the Credit Card Account Agreement ("Agreement") in the amount of the Maximum Principal secured between Mortgagor and Mortgagor, plus interest thereon on the outstanding principal balances from time to time at the applicable interest rate from time to time thereunder, as well as any future note or notes that may be executed and delivered to Mortgagor by Mortgagor from time to time as provided in said promissory note, the total outstanding indebtedness, however, never to exceed the Maximum Principal secured.

Mortgagors covenant that they will at their expense keep all buildings now or hereafter erected upon said property covered by fire and extended coverage insurance in an amount equal to the unpaid balance of said note or notes with loss payable to the Mortgagor, and will pay all taxes and assessments against said property and amounts due on any prior encumbrances, and if they shall fail to so insure or pay said amounts, the Mortgagor may arrange for such insurance and pay said amounts, and all amounts so paid shall become additional indebtedness due hereunder.

Mortgagors also covenant not to sell, convey or transfer said property or any portion thereof without Mortgagor's prior written consent and any such sale, conveyance to transfer without Mortgagor's prior written consent shall constitute a default under the terms hereof.

Now, if the sums of money due upon said instrument shall be paid according to agreement therein expressed, and the Mortgagor has terminated future advances, or the draw period has expired, and all amounts secured hereby have been paid in full, this conveyance shall be void, but in case default shall be made in payment of said sums of money due upon said instrument according to agreement therein expressed, then the Mortgagor and its legal representatives may sell the premises above described, with all and every of the appurtenances, or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the sums of money due upon said instrument according to the agreement therein expressed, together with the taxable costs and disbursements to which the Mortgagor may become entitled as provided by law in its action to realize on the security, and the overplus, if any there be, pay over the Mortgagor.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 27 day of JUNE, 2006.

Sign Here DOMINIC INGLE

Sign Here SUSANA M. INGLE

Notary Acknowledgment to Follow on Next Page

Done in the presence of:

STATE OF Oregon } ss.
COUNTY OF Klamath }

On this 27 day of JUNE, 2006, personally appeared the above named DOMINIC ANTHONY INGLE and SUSANA M INGLE, AS TENANTS BY THE ENTIRETY and acknowledged the foregoing instrument to be their voluntary act. Before me:

My Commission Expires:

March 9, 2008

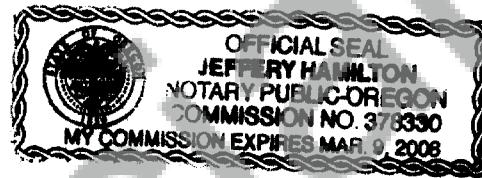
Jeffrey Hamilton
Notary Public

Prepared by:

Wells Fargo Financial Bank
PO Box 5943
Sioux Falls, SD 57117-5943

Return to:

Wells Fargo Financial Bank
PO Box 5943
Sioux Falls, SD 57117-5943



Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, JUNE 27, 2006, DOMINIC ANTHONY INGLE , SUSANA M INGLE mortgagor(s):

Legal description:

A portion of the Southeast Quarter of the Northwest Quarter of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, in the County of Klamath, State of Oregon, described as follows:

Beginning 1320 feet East and 324 feet North of an iron pin driven into the ground on the Otis V. Saylor property in the Southwest Quarter of the Northwest Quarter of said section which iron pin is 30 feet East of the center of a road intersecting the Klamath Falls-Lakeview Highway from the North and 30 feet North of the center of said Highway; thence East 330 feet; thence North 132 feet; thence West 330 feet; thence South 132 feet to the place of beginning.

Tax Account No: 3909-001BD-01500-000

Key No: 507865