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Fee: \$41.00

ALL TRANSACTIONS, ORS: 205.234

This cover sheet has been prepared by the person
Presenting the attached instrument for recording.
Any errors in this cover sheet DO NOT affect the
Transaction(s) contained in the instrument itself.

**THIS SPACE RESERVED FOR
COUNTY RECORDING USE ONLY**

AFTER RECORDING RETURN TO:

Wells Fargo Bank, N.A.
P.O. Box 31557 MAC B6955-015
Billings, MT 59107-9900

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is **FEBRUARY 07, 2007**

1) **NAME(S) OF THE TRANSACTION(S) required by ORS 205.234(a)**
Short Form Line of Credit Deed of Trust

2) **DIRECT PARTY / GRANTOR, required by ORS 205.125(1)(b) and ORS 205.160**

STEVEN HOWLAND

3) **INDIRECT PARTY / GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160**
Wells Fargo Bank, N.A.

4) **TRUSTEE NAME and ADDRESS**
Wells Fargo Financial National Bank, c/o Specialized Services, PO Box 31557 Billings, MT 59107

5) **All TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS:**
STEVEN HOWLAND , 518 DOTY ST, KLAMATH FALLS, OREGON 97601-2427

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**
\$ 44,550.00

7) **FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERKS LEIN RECORDS,**
ORS 205.121(1)(e)

8) **THE AMOUNT OF THE CIVIL PENALTY or THE AMOUNT, INCLUDING PENALTIES, INTEREST AND OTHER**
CHARGES FOR WHICH THE WARRANT< ORDER OR JUDGMENT WAS ISSUED. ORS 205.125(1)(c) and ORS 18.325

9) **Rerecorded to correct**
Previously recorded as



Until a change is requested, all tax statements shall be sent to the following address:

STEVEN HOWLAND
518 DOTY ST
KLAMATH FALLS, OREGON 97601-2427

Prepared by:

Wells Fargo Bank, N.A.
ANDY LOPEZ
DOCUMENT PREPARATION
11601 NORTH BLACK CANYON HWY
PHOENIX, ARIZONA 85029
866-537-8489

Return Address:

Wells Fargo Bank, N.A.
P.O. Box 31557 MAC B6955-015
Billings, MT 59107-9900

TAX ACCOUNT NUMBER

R-367999

State of Oregon
REFERENCE #: 20070227300578

Space Above This Line For Recording Data
Account number: 651-651-1235712-1XXX

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 **FEBRUARY 07, 2007** and the parties are as follows:

TRUSTOR ("Grantor"): **STEVEN HOWLAND, A MARRIED MAN.**

whose address is: **518 DOTY ST, KLAMATH FALLS, OREGON 97601-2427**

TRUSTEE: **Wells Fargo Financial National Bank, c/o Specialized Services, PO Box 31557 Billings, MT 59107**

BENEFICIARY ("Lender"): **Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104**

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 3 IN BLOCK 9 OF FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

with the address of **518 DOTY ST, KLAMATH FALLS, OREGON 97601** and parcel number of **R-367999**, together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and

ORDEED-short, CDP.V1 (06/2002)



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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 \$ **44,550.00** 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 **FEBRUARY 07, 2047.**
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 **2/10/1997** 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.
- ☐ N/A Third Party Rider
- ☐ N/A Leasehold Rider
- ☐ N/A 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).

Steven Howland
Grantor **STEVEN HOWLAND**

3-5-07

Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

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Grantor

Date

Grantor

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ACKNOWLEDGMENT:

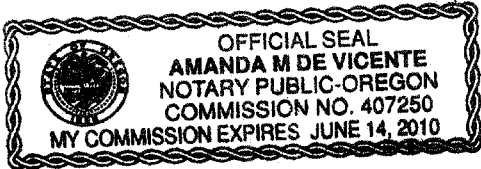
For An Individual Acting In His/Her Own Right:

State of Oregon)

County of Deschutes)

This instrument was acknowledged before me on 3-5-07 (date) by
STEVEN HOWLAND

(name(s) of person(s))



(Seal, if any)

Amanda M. De Vicente
(Signature of notarial officer)

Notary Public
Title (and Rank)

My commission expires: JUNE 14, 2010

