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07/31/2007 09:39:08 AM

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 **JULY 09, 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**

DARLENE M BOWERS

JOHN BOWERS

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:**

DARLENE M BOWERS , 1904 ETNA ST, KLAMATH FALLS, OREGON 97603-4818

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**

\$ 99,200.00

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:
DARLENE M BOWERS
1904 ETNA ST
KLAMATH FALLS, OREGON 97603-4818

Prepared by:
Wells Fargo Bank, N.A.
VICKI HAGEBUSCH
DOCUMENT PREPARATION
18700 NW WALKER RD #92
BEAVERTON, OREGON 97006
866-537-8489

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

TAX ACCOUNT NUMBER
R516150

State of Oregon
REFERENCE #: 20071777100295

Space Above This Line For Recording Data
Account number: 651-651-1851682-1XXX

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 **JULY 09, 2007** and the parties are as follows:

TRUSTOR ("Grantor"): **JOHN BOWERS AND DARLENE M. BOWERS, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETY**

whose address is: **1904 ETNA ST, KLAMATH FALLS, OREGON 97603-4818**

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:
THE EASTERLY 113 FEET OF LOT 12 IN BLOCK 3 OF PLEASANT VIEW TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.

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



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with the address of **1904 ETNA ST, KLAMATH FALLS, OREGON 97603** and parcel number of **R516150**, 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 \$ **99,200.00** 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 **JULY 09, 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).

Darlene M Bowers 7-9-07
Grantor **DARLENE M BOWERS** Date

John Bowers 7-9-07
Grantor **JOHN BOWERS** Date

Grantor Date

Grantor Date



Grantor _____ Date

Grantor _____ Date

Grantor _____ Date

Grantor _____ Date

Unofficial
Copy

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ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of Oregon)
County of Klamath)

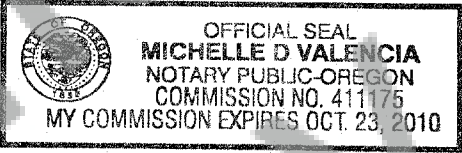
This instrument was acknowledged before me on 7-9-07 (date) by
John Bowers, Darlene M Bowers
(name(s) of person(s))



[Handwritten Signature]
(Signature of notarial officer)

Notary (personal banker)
Title (and Rank)

My commission expires: 10-23-2010



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