

2007-014276

Klamath County, Oregon



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08/14/2007 09:14:06 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 20, 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**

TERESA J GOGGIA

**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:**

TERESA J GOGGIA , 6535 TOLO RD, CENTRAL POINT, OREGON 97502-9374

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

\$ 84,000.00

**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:

TERESA J GOGGIA  
6535 TOLO RD  
CENTRAL POINT, OREGON 97502-9374

Prepared by:

Wells Fargo Bank, N.A.  
DAVID ARMSTRONG  
DOCUMENT PREPARATION  
18700 NW WALKER RD #92  
BEAVERTON, OREGON 97006  
503-614-3273

Return Address:

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

TAX ACCOUNT NUMBER

R634157

State of Oregon  
REFERENCE #: 20071947200104

Space Above This Line For Recording Data  
Account number: 651-651-1882729-1XXX

## 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 20, 2007** and the parties are as follows:

TRUSTOR ("Grantor"): **TERESA J. GOGGIA, AN UNMARRIED WOMAN, WHO ACQUIRED TITLE AS, TERESA GOGGIA**

whose address is: **6535 TOLO RD, CENTRAL POINT, OREGON 97502-9374**

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 NORTH 80 FEET OF LOT 2, BLOCK 308, DARROW 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 **2346 RADCLIFFE AVE, KLAMATH FALLS, OREGON 97601** and parcel number of **R634157**, 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 \$ **84,000.00** 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 **JULY 20, 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).

  
Grantor **TERESA J. GOGGIA**

7/20/07  
Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date

\_\_\_\_\_  
Grantor Date



Grantor \_\_\_\_\_ Date \_\_\_\_\_

Grantor \_\_\_\_\_ Date \_\_\_\_\_

Grantor \_\_\_\_\_ Date \_\_\_\_\_

Grantor \_\_\_\_\_ Date \_\_\_\_\_

*[Large handwritten signature]*



**ACKNOWLEDGMENT:**

For An Individual Acting In His/Her Own Right:

State of Oregon )

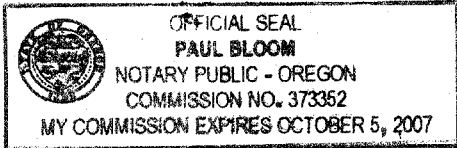
County of

Jackson )

This instrument was acknowledged before me on 7/20/2007 (date) by

Teresa J. Goggia

(name(s) of person(s))



(Seal, if any)

Paul Bloom  
(Signature of notarial officer)

Notary Public  
Title (and Rank)

My commission expires: 10/5/2007

