



12/17/2007 08:39:48 AM

Fee: \$46.00

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 B6955-013
Billings, MT 59107-9900

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is **NOVEMBER 21, 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**

KAREN S. CURRY

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:**

KAREN S CURRY , 4113 E LANGELL VALLEY RD, BONANZA, OREGON 97623-9762

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

\$ 100,000.00

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:
KAREN S CURRY
4113 E LANGELL VALLEY RD
BONANZA, OREGON 97623-9762

Prepared by:
Wells Fargo Bank, N.A.
RICCI SANDOVAL
DOCUMENT PREPARATION
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866-537-8489

Return Address:
Wells Fargo Bank, N.A.
P.O. Box 31557 MAC B6955-013
Billings, MT 59107-9900

TAX ACCOUNT NUMBER
***SEE NOTES

State of Oregon Space Above This Line For Recording Data
REFERENCE #: 20073057500214 Account number: 651-651-2217073-1XXX

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 **NOVEMBER 21, 2007** and the parties are as follows:

TRUSTOR ("Grantor"): **KAREN S. CURRY, AN UNMARRIED WOMAN**

whose address is: **4113 E LANGELL VALLEY RD, BONANZA, OREGON 97623-9762**

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:
SEE ATTACHED EXHIBIT A

with the address of **4113 E. LANGELL VALLEY RD, BONANZA, OREGON 97623** and parcel number of *****SEE NOTES**, 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.

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



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3. **MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 100,000.00 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 DECEMBER 21, 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).

Karen S. Curry 11-21-07
Grantor **KAREN S. CURRY** Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date



Grantor

Date

Grantor

Date

Grantor

Date

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



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ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of Oregon)

County of Clatsop)

This instrument was acknowledged before me on 11-21-07 (date) by
Karen S Curry (name(s) of person(s))

(Seal, if any)

[Signature]
(Signature of notarial officer)

Notary
Title (and Rank)

My commission expires: 10-26-2009

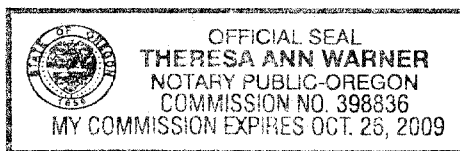


EXHIBIT A

Reference: 20073057500214

Account: 651-651-2217073-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN KLAMATH COUNTY, OREGON: ALL OF LOTS 10, 11 AND 12, RIVERSIDE TRACTS IN SECTION 13, TOWNSHIP 39 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, LYING NORTH OF THE COUNTY ROAD. THAT PORTION OF THE S 1/2 NE 1/4 OF SECTION 14, TOWNSHIP 39 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, AND THAT PORTION OF LOTS 8 AND 9 OF RIVERSIDE TRACTS LYING NORTH OF THE BONANZA-LANGELL VALLEY ROAD, IN SECTION 11 AND 14, TOWNSHIP 39 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN; EXCEPTING THEREFROM THAT PORTION OF LOT 8, DESCRIBED AS FOLLOWS: FROM THE SECTION CORNER OF SECTIONS 10, 11, 14, AND 15, TOWNSHIP 39 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, SOUTH 536.5 FEET AND EAST 3269.2 FEET TO THE POINT IN THE NORTHEASTERLY RIGHT-OF-WAY LINE OF THE BONANZA-LANGELL VALLEY ROAD AND THE TRUE POINT OF BEGINNING. THENCE NORTHEASTERLY A DISTANCE OF 706.0 FEET NORTH 21 DEGREES 49 MINUTES EAST TO THE SOUTH BANK OF LOST RIVER; THENCE NORTHWESTERLY ALONG THE SOUTH BANK OF LOST RIVER TO A POINT ON THE WEST LINE OF THE SE 1/4 SW 1/4 OF SECTION 11; THENCE SOUTHERLY ALONG THE WEST LINE OF SE 1/4 NW 1/4 OF SECTION 11, A DISTANCE OF 82.0 FEET TO THE NORTH SIDE OF BONANZA-LANGELL VALLEY ROAD; THENCE SOUTHEASTERLY ON THE NORTH AND EAST SIDE AND PARALLEL TO THE CENTER LINE OF THE BONANZA-LANGELL VALLEY ROAD AS NOW LOCATED AND CONSTRUCTED TO THE POINT OF BEGINNING. *APN'S: R604395, R604304, R604322, R604340, R604304, R604340 & R604395**

Exhibit A, CDP.V1 07/2004



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