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Fee: \$36.00

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 **FEBRUARY 25, 2008**

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**

KEM MARIE MCKIM

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:**
KEM M MCKIM , 725 N 2ND ST, KLAMATH FALLS, OREGON 97601-3112

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**
\$ 51,491.00

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:
KEM M MCKIM
725 N 2ND ST
KLAMATH FALLS, OREGON 97601-3112

Prepared by:
Wells Fargo Bank, N.A.
BRETT BARDEN
DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01W
DES MOINES, IOWA 50328
866-537-8489

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

TAX ACCOUNT NUMBER
R410371

_____**State of Oregon**_____**Space Above This Line For Recording Data**_____
REFERENCE #: 20080307100104**Account number: 651-651-2394765-1XXX**

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 25, 2008** and the parties are as follows:

TRUSTOR ("Grantor"): **KEM MARIE MCKIM, A MARRIED WOMAN, AS HER SOLE AND SEPARATE PROPERTY**

whose address is: **725 N 2ND ST, KLAMATH FALLS, OREGON 97601-3112**

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 FOLLOWING DESCRIBED REAL PROPERTY, IN THE COUNTY OF KLAMATH AND STATE OF OREGON, TO WIT: THE SOUTHERLY ONE-HALF OF LOTS 4 AND 5 IN BLOCK 27 OF FIRST ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK KLAMATH COUNTY, OREGON, DESCRIBED AS FOLLOWS: BEGINNING AT THE MOST SOUTHERLY CORNER OF LOT 5 AFORESAID, BEING THE CORNER OF SECOND STREET AND THE ALLEY THROUGH

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



2/4

Documents Processed 02-25-2008, 12:20:23

SAID BLOCK 27; THENCE NORTHEASTERLY ALONG THE NORTHERLY LINE OF SAID ALLEY 106 FEET, MORE OR LESS, TO THE MOST EASTERLY CORNER OF LOT 4 AFORESAID; THENCE NORTHWESTERLY ALONG THE EASTERLY LINE OF SAID LOT 4, 55 FEET; THENCE SOUTHWESTERLY AND PARALLEL WITH SAID ALLEY, 106 FEET, MORE OR LESS, TO THE EASTERLY LINE OF SECOND STREET; THENCE SOUTHEASTERLY ALONG SAID LINE OF SECOND STREET 55 FEET TO THE PLACE OF BEGINNING.

with the address of 725 NORTH 2ND STREET, KLAMATH FALLS, OREGON 97601 and parcel number of R410371, 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 \$ 51,491.00 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 **not later than seven (7) calendar days after March 25, 2048**.
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 KEMMARIE MCKIM 2-25-08
Date



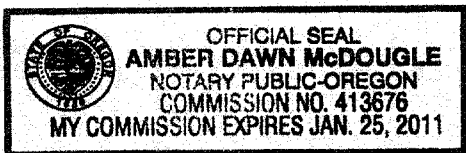
ACKNOWLEDGMENT:

For An Individual Acting In His/Her Own Right:

State of Oregon)

County of Klamath.)

This instrument was acknowledged before me on 2-25-08 (date) by
Kem Marie McKim (name(s) of person(s))



(Seal, if any)

Amber Dawn McDougale
(Signature of notarial officer)

Notary
Title (and Rank)

My commission expires: Jan 25, 2011

