

2009-014168

Klamath County, Oregon



00074897200900141680050058

## RECORDING COVER SHEET

11/03/2009 09:56:00 AM

Fee: \$57.00

### 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:

After recording, return recording  
information to:

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

200909010122

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is OCTOBER 13, 2009

1) NAME(S) OF THE TRANSACTION(S) required by ORS 205.234(a)

Real Property and Manufactured Home Limited Power of Attorney

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

PENELOPE C MCCARTHY

MIKE MCCARTHY

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:

PENELOPE C MCCARTHY, 7967 GROUND SQUIRREL DR, BONANZA, OREGON 97623-6733

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

\$ 50,000.00

7) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERKS LIEN 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) Recorded to correct

Previously recorded as

OREGON - SHORT FORM OPEN-END SECURITY INSTRUMENT

HCWF#1018v1 (02/21/09)



(page 1 of 4 pages)

Documents Processed 10-09-2009, 10:59:22

Date \_\_\_\_\_, 20\_\_\_\_

Place of Recording \_\_\_\_\_

~~Record and Return by~~ ☒ Mail ☐ Pickup to:

WELLS FARGO HOME MORTGAGE

Name

1 HOME CAMPUS, X2303-01W

Address 1

DES MOINES, IA 50328

Address 2

Tax Parcel No. \_\_\_\_\_

Legal Description is at page \_\_\_\_.

Lot \_\_\_\_\_ Block \_\_\_\_\_ Plat or Section \_\_\_\_\_

Township Range \_\_\_\_\_ Quarter/Quarter Section \_\_\_\_\_

**This Instrument Prepared By:**

Ann Watt

Preparer's Name

Loan Document Specialist 4

Preparer's Title

2801 4th Avenue South

Preparer's Address 1

Minneapolis, MN 55408

Preparer's Address 2

612-312-5224

Preparer's Telephone Number

N/A

Preparer's Signature

WELLS FARGO HOME MORTGAGE

Lender's Name

1 HOME CAMPUS, X2303-01W

Lender's Address 1

DES MOINES, IA 50328

Lender's Address 2

PENELOPE C MCCARTHY & MIKE MCCARTHY

Borrower's Name

7967 GROUND SQUIRREL DR

Borrower's Address 1

BONANZA, OR 97623

Borrower's Address 2

**REAL PROPERTY AND MANUFACTURED HOME LIMITED POWER OF ATTORNEY**

(To execute or release title, mortgage or deed of trust, security filing, transfer of equity and insurance documents and proceeds.)

The undersigned borrower(s), whether one or more, each referred to below as "I" or "me," residing at:

7967 GROUND SQUIRREL DR

Street Address

BONANZA, OR 97623 KLAMATH ("Present Address").  
City State Zip County

I am the Buyer/Owner of the following manufactured home (the "Manufactured Home"):

USED 1989 GOLDEN WEST

New/Used

Year

Manufacturer's Name

BD664F-4

GW30REBD48525

66X27

Model Name/Model No.

Manufacturer's Serial No.

Length/Width

permanently affixed to the real property located at 7967 GROUND SQUIRREL DR

BONANZA, OR 97623 KLAMATH ("Property Address") and as more  
City State Zip County

\* Wells Fargo  
particularly described on Exhibit A attached hereto (the "Real Property"). I do hereby irrevocably make, constitute, appoint and authorize with full powers of substitution, **[LENDER]**, ("Lender"), its successors, assigns or designees as my agent and attorney-in-fact, in my name, place and stead in any way which I could do, if I were personally present, with full power of substitution and delegation, (1) to complete, execute and deliver, in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to implement the terms and provisions of the Security Instrument dated \_\_\_\_\_, executed by me in favor of Lender, (2) to complete, execute and deliver, in my name or in Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to make application for and obtain the certificate of title for the Manufactured Home and to have Lender (or its designee) designated as lienholder on the certificate of title for the Manufactured Home, (3) to complete, execute and deliver in my name or Lender's name, any and all forms, certificates, assignments, designations, releases or other documentation as may be necessary or proper to have the Manufactured Home treated as real estate for any and all purposes under state law, including but not limited to the surrender of any certificate of title, any election to treat the Manufactured Home as real estate for tax purposes or to meet any other requirements in order for the loan/financing secured by the Manufactured Home and the Real Property to be eligible for sale to the Federal National Mortgage Association ("Fannie Mac"), the Federal Home Loan Mortgage Association ("Freddie Mac") or any other secondary market purchaser, (4) to receive, complete, execute or endorse, and deliver in my name or Lender's name any and all claim forms, agreements, assignments, releases, checks, drafts or other instruments and vehicles for the payment of money, relating to any insurance covering the Manufactured Home, the indebtedness secured by the Manufactured Home or the Real Property, and (5) to complete, sign and file, without my signature, such financing and continuation statements, amendments, and supplements thereto, mortgages, deeds of trust and other documents, including releases of these items, which Lender may from time to time deem necessary to perfect, preserve and protect Lender's security interest in the Manufactured Home, the Property and any other property sold with it. I acknowledge that at the time this Power of Attorney and my Security Instrument and any of the forms, certificates, assignments, designations, releases or other documentation are prepared, the serial number of the Manufactured Home may not be available or may be inaccurate. The Manufactured Home may be a factory order in the process of being constructed. Immediately, upon Lender's receipt of the serial number, I understand and agree that the above items may be completed and/or corrected by Lender to properly disclose all the applicable home identifications, including the serial number. I understand that I will be provided with a copy of any corrected agreement.

To induce any third party to act hereunder, I hereby agree that any third party receiving a duly executed copy or facsimile of this instrument may act hereunder, and I for myself and for my heirs, executors, legal representatives and assigns, hereby agree to indemnify and hold harmless any such third party from and against any and all claims that may arise against such third party by reason of such third party having relied on the provisions of this instrument. I have given this Limited Power of Attorney in connection with a loan/financing to be given by Lender and to induce Lender to make the financing available. It is coupled with an interest in the transaction and is irrevocable. This Limited Power of Attorney shall not be affected by my (our) subsequent incapacity, disability, or incompetence. I do further grant unto Lender full authority and power to do and perform any and all acts necessary or incident to the execution of the powers herein expressly granted, as fully as I might or could do if personally present.

WITNESS my hand and seal this 13th day of OCTOBER, 2009.

Penelope C. McCarthy  
(seal)

[type Borrower's name]

PENELOPE C MCCARTHY

Mike McCarthy

(seal)

MIKE MCCARTHY

By: \_\_\_\_\_

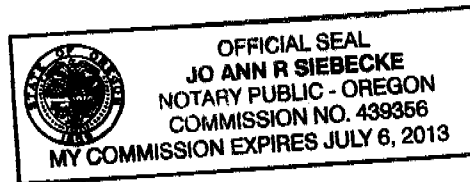
\_\_\_\_\_  
[type signatory's name]

Its: \_\_\_\_\_  
[authorized officer]

STATE OF OREGON )  
 ) ss.:  
COUNTY OF KLAMATH )

On the 13th day of OCTOBER in the year 2009 before me, the undersigned, a Notary Public in and for said State, personally appeared PENELOPE C. MCCARTHY and MIKE MCCARTHY, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Jo Ann R. Siebecke  
Notary Signature  
JO ANN R. SIEBECKE  
Notary Printed Name



Notary Public; State of OREGON  
Qualified in the County of KLAMATH  
My commission expires: 07.06.2013  
Official Seal:

Exhibit A

LOT 33, BLOCK 32, KLAMATH FALLS FOREST ESTATES, HIGHWAY 66 UNIT,  
PLAT NO. 2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE  
OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

TAX ACCT NO. 3811-009A0-02600-00 & M111537

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS,  
OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.