Jun-17-2011 11:30 AM US Bank 6192258826 2011-

2011-009605 Klamath County, Oregon



08/22/2011 10:07:13 AM

Fee: \$57.00

Prepared By:

Southwest Financial Services, Ltd. 537 E Pete Rose Way, STE 300 Cincinnati, OH 45202



Return To (name and address): Indecomm Global Services 2925 Country Drive Little Canada, MN 55117

TAX ACCOUNT NUMBER:

Maximum Oblig	ation Limit \$3%,7.994.99
Maturity Date	06/17/2036
	Consideration is:

_ State of Oregon .

Space Above This Line For Recording Data

17253810

SHORT FORM TRUST DEED LINE OF CREDIT

(With Future Advance Clause)

GRANTOR:

FRANK ST. CLAIR AND GABRIELE ST. CLAIR, WHO ARE HUSBAND AND WIFE

If checked, refer to the attached Addendum Incorporated herein, for additional Grantors, their signatures and acknowledgments.
 TRUSTEE:
 U.S. Bank Trust Company, National Association, a national banking association organized under the laws of the United States

111 SW Fifth Avenue Portland, OR 97204

LENDER: U.S. Bank National Association ND, a national banking association organized under the laws of the United States 4325 17th Avenue SW Fargo, ND 58103

Lender is the beneficiary under this Security Instrument.

OREGON - HOME EQUITY LINE OF CREDIT DEED OF TRUST

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(NOT FOR FNMA, FHLMC, FHA OR VA USE)

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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, the following described property:
See attached Exhibit "A"

The property is located in .ALAMAA.III	MIXI''' 3E ''''''	**************	
• •	(County)		
17707 SKEEN RANCH RD . SPRAGU	E RIVER	, Oregon 97639-8606	
(Address)	(City)	(ZIP Code)	
Together with all rights, easements, appurt	enances, royalties, min-	eral rights, oil and gas rights, all	
water and riparian rights, ditches, and water	er stock and all existing	and future improvements,	

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 (all referred to as "Property").

- 4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
 - A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

Borrower(s): FRANK STCLAIR

Principal/Maximum Line Amount: 37,700.00

Maturity Date: 06/17/2036 Note Date: 06/17/2011

B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

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- C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.
- D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security

5.	provisions and sections of the Master Form Line of Credit Trust Deed (Master Form), inclusive,
	dated01/19/2007 and recorded as Recording Number
	or Instrument Number .2007-00097.3 in Book
	at Page(s) in the .KLAMATH County, Oregon, County Recorder's
	office are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument
	will be offered for record in the same county in which the Master Form was recorded.
б.	OTHER TERMS. Mortgage Rider - Escrow for Taxes and Insurance. If checked, the
	covenants and agreements of the Mortgage Rider - Escrow for Taxes and insurance is incorporated
	into and supplement and amend the terms of this Security
	Instrument.
Inst	ENATURES: By signing below, Grantor agrees to the terms and covenants contained in this Security rument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument the date stated on page 1 and a copy of the provisions contained in the previously recorded Master Form.
	Anature) FRANK ST. CLAIR (Date) (Signature) GABRIELE ST. CLAIR (Date) (0/1)///
· · · · · · · · · · · · · · · · · · ·	nature) FRANK ST. CLAIR (Date) (Signature) GABRIELE ST. CLAIR (Date) (Q/17/1/
(əigr	(Date) (Signature) Charling Charles (Care) (C// ///
AC)	KNOWLEDGMENT:
	STATE OF OCCARN COUNTY OF LIMINATION SS. Vidual) This instrument was acknowledged before me this day of JUNE 20() by FRANK ST. CLAIR AND GABRIELE ST. CLAIR, WHO ARE HUSBAND AND
(Judi	vidual) This instrument was acknowledged before me this
	by FRANK ST. CLAIR AND GABRIELE ST. CLAIR, WHO ARE HUSBAND AND
	WIFE
h.	My commission expires:
	(Seal)
31	(Notary (Notar



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REQUEST FOR RECONVEYANCE

(Not to be completed until paid in full)

TO TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel this Deed of Trust, which is delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

(Authorized Bank Signature)

(Date)

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EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 1

Account #: 19068979

Order Date: 04/19/2011

Reference: 20111081909220

Name: FRANK STCLAIR

Deed Ref: 2010-006453

Index #:

Parcel #: R324269

SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS, TO-

PARCEL I: THAT PORTION OF THE E-1/2 E1/2 SW 1/4 OF SECTION 6 TOWNSHIP 36 SOUTH RANGE 10 EAST OF THE WILLAMETTE MERIDIAN IN THE COUNTY OF KLAMATH STATE OF OREGON LYING SOUTHERLY & WESTERLY OF THE SPRAGUE RIVER.

PARCEL II: THE WESTERLY 205 FEET OF THE SE 1/4 OF SECTION 6 TOWNSHIP 36 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 2010-006453, OF THE KLAMATH COUNTY, OREGON RECORDS.

6612 8/12/2011 77253810/1