2013-000598

Klamath County, Oregon 01/16/2013 12:32:01 PM

Fee: \$57.00

Until a change is requested, all tax statements shall be sent to the following address:

SARAH TRIGG 11347 MENLO WAY REDDING, CA 96003

Prepared by:

WELLS FARGO BANK, N.A. ALICIA CARLYL DILLON DOCUMENT PREPARATION 7711 PLANTATION RD ROANOKE, VA 24019 866-537-8489

Return Address:

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

TAX ACCOUNT NUMBER

R301364

[Space Above This Line For Recording Data] SHORT FORM LINE OF CREDIT TRUST DEED

REFERENCE #: 20123397800112

ACCOUNT #: 682-682-1204696-1xxx

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Trust Deed includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated <u>January 04, 2013</u>, together with all Riders to this document.
- **(B)** "Borrower" is <u>SARAH R. TRIGG</u>, <u>AN UNMARRIED WOMAN</u>. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is Wells Fargo Bank, N.A. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104.
- (D) "Trustee" is Wells Fargo Financial National Bank.
- **(E)** "**Debt Instrument**" means the loan agreement or other credit instrument signed by Borrower and dated <u>January 04, 2013</u>. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, <u>TWENTY THOUSAND AND 00/100THS</u> Dollars (U.S. \$20,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after February 04, 2043.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the (G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest. (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [mark as applicable]: N/A Leasehold Rider N/A Third Party Rider N/A Other(s) [specify] N/A (I) "Master Form Deed of Trust" means the Master Form Line of Credit Deed of Trust dated June 14, 2007, and recorded on August 2, 2007, as Instrument No. 2007-013662 in Book n/a at Page n/a of the Official Records in the Office of the Recorder of Klamath County, State of Oregon. TRANSFER OF RIGHTS IN THE PROPERTY This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the ___ of _____ Klamath
[Name of Recording Jurisdiction] [Type of Recording Jurisdiction] THE FOLLOWING DESCRIBED REAL PROPERTY FREE OF LIENS AND ENCUMBRANCES, EXCEPT AS SPECIFICALLY SET FORTH HEREIN:LOT 11 BLOCK 13. FAIRVIEW ADDITION NO. 2. ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON. which currently has the address of 1435 PLEASANT AVENUE [Street]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Trust Deed.

. Oregon

OREGON - SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#1018v1 (08/18/12) OR-107006-0312

KLAMATH FALLS

[City]

_ ("Property Address"):

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM TRUST DEED

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Trust Deed are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Trust Deed. A copy of the Master Form Trust Deed has been provided to Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Trust Deed.

SARAH R. TRIGG

- Borrower

For An Individual Acting In His/Her Own Right:	
State of Oregon- County of Shasta	
	ed before me on <u>1-4-2013</u> (date) by
	(name(s) of person(s))
BRANDY BAILEY COMM. NO. 1966207 NOTARY PUBLIC - CALIFORNIA SHASTA COUNTY MY COMMISSION EXPIRES FEBRUARY 6, 2016 (Seal, if any)	Mardy Bady (Signature of notarial officer) Notary Public Title (and Rank)
My commission expires: 2-6-2016	



All-purpose Acknowledgment California only

State of California
County of Shasta
On 1-4-13 before me, Brandy Bailey, Notary Publichere insert name and title of the officer),
On 1-4-13 before me, Brandy Bailey, Notary Publi (there insert name and title of the officer), personally appeared Sarah R Trigg
who proved to me on the basis of satisfactory evidence to be the person whose name (a) is are subscribed to the within instrument and acknowledged to me that he/she' they executed the same in his her their authorized capacity (cs), and that by his/her/their signature (c) on the instrument the person (c), or the entity upon behalf of which the person (c) acted, executed the instrument. BRANDY BAILEY COMM. NO. 1966207 NOTARY PUBLIC - CALIFORNIA SHASTA COUNTY MY COMMISSION EXPIRES FEBRUARY 6, 2016
Signature Bany Bany Banks

Notary Seal