

2013-010899

Klamath County, Oregon



00142859201300108990050057

09/25/2013 02:21:38 PM

Fee: \$57.00

After Recording Return To: *prepared by:*  
KeyBank National Association  
Old Republic Title  
P.O. Box 6899  
Cleveland, OH 44101

*Kristy Young*

WHEN RECORDED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST CLOSING  
530 SOUTH MAIN STREET  
SUITE 1031  
AKRON, OH 44311

*13100470*

[Space Above This Line For Recording Data]

## SHORT FORM LINE OF CREDIT TRUST DEED

### DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 05/06/10, Instrument No. 2010-005329 in Book/Volume \_\_\_\_\_, at Page(s) \_\_\_\_\_, for land situate in the County of KLAMATH.

"Security Instrument" means this document, which is dated 08/14/13, together with all Riders to this document.

"Borrower" is

WILLIAM THOMAS CROWDER, MARRIED  
TERRI L. CROWDER, MARRIED  
HTTA TERRI LYN HAYTON

The Borrower's address is 47021 RIVER RANCH LN  
CLATSKANIE, OR 97016

Borrower is the grantor under this Security Instrument.

"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument. The Co-Grantors, if any, and their addresses, are

"Lender" is KeyBank National Association  
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144  
Lender is the beneficiary under this Security Instrument.

"Trustee" is

FIRST AMERICAN TITLE INSURANCE COMPANY OF OREGON  
200 SW MARKET ST SUITE 250  
PORTLAND, OR 97201

"Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated the same day as this Security Instrument. The Debt Instrument evidences amounts Borrower owes Lender, or may owe Lender, which may vary from time to time up to a maximum principal sum outstanding at any one time of U.S. \$ 89,000.00 plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than the Maturity Date, which is 08/14/2048.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property."

"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.

### 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 at  
33339 WITAM BLUFF DR CHILOQUIN, OR 97624  
("Property Address"), which is also located in:  
the County of KLAMATH, in the State of Oregon  
Parcel Number: R247432  
and as may be more fully described in Schedule A.

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."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

#### INCORPORATION OF MASTER FORM PROVISIONS

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 25 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

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:

  
WILLIAM THOMAS CROWDER

BORROWER:

  
TERRI L. CROWDER

BORROWER:

  
HTTA TERRI LYN HAYTON

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

Signature Addendum

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and delivered in the presence of:

BORROWER:

X William Thomas Crowder  
WILLIAM THOMAS CROWDER

X \_\_\_\_\_

X \_\_\_\_\_

X TERRI L. Crowder  
TERRI L. CROWDER

X HTTA TERRI LYN HAYTON  
HTTA TERRI LYN HAYTON

X \_\_\_\_\_

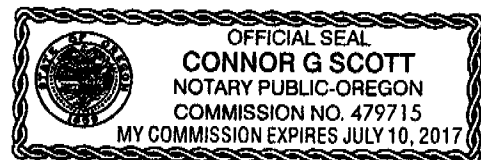
STATE OF Oregon

COUNTY OF Clackamas

On the 29<sup>th</sup> day of August in the year 2013 before me, the undersigned, personally appeared WILLIAM THOMAS CROWDER, TERRI L. CROWDER & HTTA TERRI LYN CROWDER 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.

[Signature]  
Notary Public

My Commission Expires: July 6, 2017



STATE OF OREGON  
COUNTY OF Clackamas

This instrument was acknowledged before me on August 14<sup>th</sup> 2013 by  
William T. Crowder

[Signature]  
Notarial Officer



STATE OF OREGON  
COUNTY OF Clackamas

This instrument was acknowledged before me on August 14<sup>th</sup> 2013 by  
Terri L. Crowder HITA Terri Lyn Hayton

[Signature]  
Notarial Officer



STATE OF OREGON  
COUNTY OF \_\_\_\_\_

This instrument was acknowledged before me on \_\_\_\_\_ by

as \_\_\_\_\_  
of \_\_\_\_\_

\_\_\_\_\_  
Notarial Officer

STATE OF OREGON  
COUNTY OF \_\_\_\_\_

This instrument was acknowledged before me on \_\_\_\_\_ by

as \_\_\_\_\_  
of \_\_\_\_\_

\_\_\_\_\_  
Notarial Officer

**THIS INSTRUMENT PREPARED BY:** KeyBank National Association / Kristy Young

**Schedule A**

SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON: LOT 16, BLOCK 4,  
TRACT NO. 1065, IRISH BEND, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE  
IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

**Schedule B**

Reference Number: 131401716520C

KeyBank OR Short Form HELOC Security Instrument (2/20/12)  
HC# 4835-2818-6629v4

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