

2013-011015

Klamath County, Oregon



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09/27/2013 03:09:25 PM

Fee: \$57.00

## RECORDING COVER SHEET

### 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 recording

information to: 201307051524

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010 m

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is August 26, 2013

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

TINA M MCGEE

HELGE H MCGEE, II

3) INDIRECT PARTY / GRANTEE, required by ORS 205.125(1)(b) and ORS 205.160  
Wells Fargo Bank, N.A., as beneficiary also, whose address is 101 North Phillips Avenue, Sioux Falls, SD 57104.

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:  
TINA M MCGEE, 17362 COUGAR RIDGE RD KLAMATH FALLS, OR 97603

6) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030  
\$75,000.00

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) Rerecorded to correct  
Previously recorded as

OREGON - SHORT FORM OPEN-END SECURITY INSTRUMENT  
HCWF#1018v1 (08/17/13)  
OR-107006-0313

(page 1 of 5 pages)  
Documents Processed 08-26-2013 08:50:04

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

TINA M MCGEE  
17362 COUGAR RIDGE RD  
KLAMATH FALLS, OR 97603

**Prepared by:**

WELLS FARGO BANK, N.A.  
RICHARD FOSTER  
DOCUMENT PREPARATION  
11601 N. Black Canyon Hwy  
Phoenix, AZ 85029  
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**

R625568

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**SHORT FORM LINE OF CREDIT TRUST DEED**

REFERENCE #: 20131849600072

ACCOUNT #: 682-682-1619683-1xxx

**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 August 26, 2013, together with all Riders to this document.

(B) "Borrower" is HELGE H. MCGEE, II AND TINA M. MCGEE, HUSBAND AND WIFE. 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 August 26, 2013. 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, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) 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 September 26, 2043.

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

(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

County of Klamath :  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

THE FOLLOWING DESCRIBED REAL PROPERTY, FREE OF ENCUMBRANCES EXCEPT AS SPECIFICALLY SET FORTH HEREIN IN THE COUNTY OF KLAMATH AND STATE OF OREGON, TO WIT: THE SW 1/4 SW 1/4 SW 1/4 OF SECTION 21, TOWNSHIP 40 SOUTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, EXCEPTING THEREFROM THE WESTERLY 240 FEET OF SAID PARCEL. SUBJECT TO: ALL THOSE ITEMS OF RECORD AND THOSE APPARENT UPON THE LAND, IF ANY, AS OF THE DATE OF THIS DEED AND THOSE SHOWN BELOW, IF ANY; AND THE GRANTOR WILL WARRANT AND FOREVER DEFEND THE SAID PREMISES AND EVERY PART AND PARCEL THEREOF AGAINST THE LAWFUL CLAIMS AND DEMANDS OF ALL PERSONS WHOMSOEVER, EXCEPT THOSE CLAIMING UNDER THE ABOVE DESCRIBED ENCUMBRANCES.

which currently has the address of

17362 COUGAR RIDGE RD  
[Street]  
KLAMATH FALLS, Oregon 97603 ("Property Address"):  
[City] [Zip Code]

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 - SHORT FORM OPEN-END SECURITY INSTRUMENT  
HCWF#1018v1 (08/17/13) OR-107006-0313

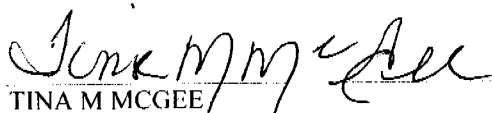
(page 3 of 5 pages)  
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BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution 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.

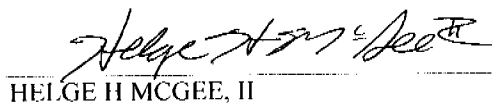
#### MASTER FORM TRUST DEED

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.

  
TINA M MCGEE

- Borrower

  
HELGE H MCGEE, II

- Borrower

For An Individual Acting In His/Her Own Right:

State of Oregon )

County of Klamath )

This instrument was acknowledged before me on 8/26/13 (date) by  
Tina M. Mc Gee and Helge H. Mc Gee II  
(name(s) of person(s))



Cintia Y Maybury  
(Signature of notarial officer)

Notary Public  
Title (and Rank)

My commission expires: March 06, 2017