

2014-008253

Klamath County, Oregon

**RE-RECORDING COVERSHEET**



00157100201400082530040049

After Recording Return To:

Wells Fargo Bank, N.A.  
Attn: **LENA MUELLER**  
2324 Overland Ave  
MAC **B6955-015**  
Billings, MT 59102

08/08/2014 09:52:24 AM

Fee: \$57.00

Re-Record to Correct: **Maturity date to 04/30/2054**

At the Request of: **Wells Fargo Bank, N.A.**

Previously Recorded As Microfilm # 2006-023646

The undersigned hereby certifies the above information to be true and correct.

Christina A Brown

CHRISTINA A BROWN, VICE PRESIDENT LOAN DOCUMENTATION

Printed Name and Title

Document Title: **OREGON REAL ESTATE MORTGAGE LINE OF CREDIT INSTRUMENT**

Grantor: **DALE G. BARROWS AND WINONA E. BARROWS, AS TENANTS BY THE ENTIRETY**

Grantee: **WELLS FARGO BANK, N.A. formerly known as Wells Fargo Financial Bank**

2006-023646  
Klamath County, Oregon

00009733200600236460020029

11/28/2006 11:22:03 AM

Fee: \$26.00

MTC13914-8282  
OREGON REAL ESTATE MORTGAGE  
LINE OF CREDIT INSTRUMENT

Maximum Principal secured \$ 38,500.00.

Know All Men by these Presents, to secure any advances (including future advances) on a line of credit issued pursuant to a Credit Card Account Agreement up to the amount stated above as "Maximum Principal Secured," between Wells Fargo Financial Bank, Mortgagor, and DALE G. BARROWS AND WINONA E. BARROWS AS TENANTS BY THE ENTIRETY, Mortgagors, said Mortgagors do hereby grant, bargain, sell, and convey to Mortgagor the following described premises located in Klamath County, Oregon:

LOT 321, BLOCK 111 OF MILLS ADDITION TO THE CITY OF Klamath Falls, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF Klamath COUNTY, OREGON  
APN:R480116

Together with tenements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining. To have and to hold the same, with the appurtenances unto the Mortgagor, its successors and assigns forever.

This conveyance is intended as a mortgage to secure the payment to Mortgagor of Mortgagor's initial and future advances to Mortgagor under the Credit Card Account Agreement ("Agreement") in the amount of the Maximum Principal secured between Mortgagor and Mortgagor, plus interest thereon on the outstanding principal balances from time to time at the applicable interest rate from time to time hereunder, as well as any future note or notes that may be executed and delivered to Mortgagor by Mortgagor from time to time as provided in said promissory note, the total outstanding indebtedness, however, never to exceed the Maximum Principal secured.

Mortgagors covenant that they will at their expense keep all buildings now or hereafter erected upon said property covered by fire and extended coverage insurance in an amount equal to the unpaid balance of said note or notes with loss payable to the Mortgagor, and will pay all taxes and assessments against said property and amounts due on any prior encumbrances, and if they shall fail to so insure or pay said amounts, the Mortgagor may arrange for such insurance and pay said amounts, and all amounts so paid shall become additional indebtedness due hereunder.

Mortgagors also covenant not to sell, convey or transfer said property or any portion thereof without Mortgagor's prior written consent and any such sale, conveyance to transfer without Mortgagor's prior written consent shall constitute a default under the terms hereof.

Now, if the sums of money due upon said instrument shall be paid according to agreement therein expressed, and the Mortgagor has terminated future advances, or the draw period has expired, and all amounts secured hereby have been paid in full, this conveyance shall be void, but in case default shall be made in payment of said sums of money due upon said instrument according to agreement therein expressed, then the Mortgagor and its legal representatives may sell the premises above described, with all and every of the appurtenances, or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the sums of money due upon said instrument according to agreement therein expressed, together with the taxable costs and disbursements to which the Mortgagor may become entitled as provided by law in its action to realize on the security, and the overplus, if any there be, pay over the Mortgagor.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 18 day of SEPTEMBER, 2006.

Sign Here Offi J. Barrow

Sign Here Winona S. Barrow

Notary Acknowledgment to Follow on Next Page

AMERITITLE has recorded this  
Instrument by request as an accommodation only,  
and has not examined it for regularity and sufficiency  
or as to its effect upon the title to any real property  
that may be described therein.

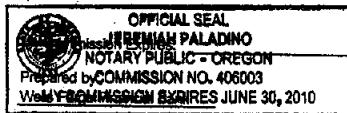
OR-0942H001005 (ROC)

26-

STATE OF OREGON)  
County of KLAMATH)  
CERTIFY that this is a true and correct  
copy of a document in the possession  
of the Klamath County Clerk.  
Dated: 3-11-14  
LINDA SMITH, Klamath County Clerk  
By: Debbie Foster Deputy

Done in the presence of:  
STATE OF Oregon } ss.  
COUNTY OF Jackson

On this 19 day of SEPTEMBER, 2006, personally appeared the above named DALE G. BARROWS AND WINONA E. BARROWS, AS TENANTS BY THE ENTIRETY and acknowledged the foregoing instrument to be their voluntary act. Before me:



PO Box 5943  
Sioux Falls, SD 57117-5943

Return to:  
Wells Fargo Financial Bank  
PO Box 5943  
Sioux Falls, SD 57117-5943

Remian Paladino  
Notary Public

unofficial  
copy

OR-04292006-0905 (ROC)

00009733200600236460020029

11/28/2006 11:22:03 AM

Fee: \$26.00

MTC13910 - 8282  
OREGON REAL ESTATE MORTGAGE  
LINE OF CREDIT INSTRUMENT

Maximum Principal secured \$ 38,500.00.

Know All Men by these Presents, to secure any advances (including future advances) on a line of credit issued pursuant to a Credit Card Account Agreement up to the amount stated above as "Maximum Principal Secured," between Wells Fargo Financial Bank, Mortgagor, and DALE G. BARROWS AND WINONA E. BARROWS AS TENANTS BY THE ENTIRETY, Mortgagors, said Mortgagors do hereby grant, bargain, sell, and convey to Mortgagee the following described premises located in Klamath County, Oregon:

LOT 321, BLOCK 111 OF MILLS ADDITION TO THE CITY OF Klamath FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF Klamath COUNTY, OREGON  
APN:R480116

Together with tenements, hereditaments, and appurtenances thereto belonging or in anywise appertaining. To have and to hold the same, with the appurtenances unto the Mortgagee, its successors and assigns forever.

This conveyance is intended as a mortgage to secure the payment to Mortgagor of Mortgagor's initial and future advances to Mortgagor under the Credit Card Account Agreement ("Agreement") in the amount of the Maximum Principal secured between Mortgagor and Mortgagor, plus interest thereon on the outstanding principal balances from time to time at the applicable interest rate from time to time hereunder, as well as any future note or notes that may be executed and delivered to Mortgagor by Mortgagor from time to time as provided in said promissory note, the total outstanding indebtedness, however, never to exceed the Maximum Principal secured.

Mortgagors covenant that they will at their expense keep all buildings now or hereafter erected upon said property covered by fire and extended coverage insurance in an amount equal to the unpaid balance of said note or notes with loss payable to the Mortgagor, and will pay all taxes and assessments against said property and amounts due on any prior encumbrances, and if they shall fail to so insure or pay said amounts, the Mortgagor may arrange for such insurance and pay said amounts, and all amounts so paid shall become additional indebtedness due hereunder.

Mortgagors also covenant not to sell, convey or transfer said property or any portion thereof without Mortgagor's prior written consent and any such sale, conveyance to transfer without Mortgagor's prior written consent shall constitute a default under the terms hereof.

Now, if the sums of money due upon said instrument shall be paid according to agreement herein expressed, and the Mortgagor has terminated future advances, or the draw period has expired, and all amounts secured hereby have been paid in full, this conveyance shall be void, but in case default shall be made in payment of said sums of money due upon said instrument according to agreement therein expressed, then the Mortgagor and its legal representatives may sell the premises above described, with all and every of the appurtenances, or any part thereof, in the manner prescribed by law, and out of the money arising from such sale, retain the sums of money due upon said instrument according to agreement therein expressed, together with the taxable costs and disbursements to which the Mortgagor may become entitled as provided by law in its action to realize on the security, and the overplus, if any there be, pay over the Mortgagor.

The covenants contained herein shall bind and inure to the benefit of the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used the singular number shall be construed to include the plural, the plural the singular, and the use of any gender shall include all genders.

IN WITNESS WHEREOF, the Mortgagors have hereunto set their hands this 19 day of SEPTEMBER, 2006.

Sign Here Off J. Barrow

Sign Here Winona S. Barrow

Notary Acknowledgment to Follow on Next Page

AMERITITLE has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

OR-0042N0WLINE-0004 (ROC)

STATE OF OREGON)  
County of Klamath)  
I CERTIFY that this is a true and correct copy of a document in the possession of the Klamath County Clerk.

Dated: 3-11-14  
LINDA SMITH, Klamath County Clerk  
By: Susan Foster Deputy