

2014-012625

Klamath County, Oregon

12/08/2014 09:19:11 AM

Fee: \$77.00

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: 201408241598

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is November 04, 2014

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**

JUDITH E. PULIS TRUSTEE OF THE JUDITH E.
PULIS AND GENE A. PULIS REVOCABLE
LIVING TRUST

GENE A. PULIS TRUSTEE OF THE JUDITH E.
PULIS AND GENE A. PULIS REVOCABLE
LIVING TRUST

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:**

JUDITH E PULIS, 34619 IRVING CT CHILOQUIN, OR 97624

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**
\$100,000.00

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 (08/16/14)
OR-107006-0314

(page 1 of 6 pages)
Documents Processed 10-31-2014 15:10:47

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

JUDITH E PULIS
34619 IRVING CT
CHILOQUIN, OR 97624

Prepared by:

WELLS FARGO BANK, N.A.
SHEILA B BEGGS
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA 24019
800-580-2195

Return Address:

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

TAX ACCOUNT NUMBER
R238932

[Space Above This Line For Recording Data]

SHORT FORM LINE OF CREDIT TRUST DEED

REFERENCE #: 20142336300047

ACCOUNT #: XXX-XXX-XXX1737-1998

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 November 04, 2014, together with all Riders to this document.

(B) "Borrower" is JUDITH E. PULIS AND GENE A. PULIS TRUSTEES OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST. 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. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is Wells Fargo Financial National Bank.

(E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated November 04, 2014. 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, ONE HUNDRED THOUSAND AND 00/100THS Dollars (U.S. \$100,000.00) 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 December 04, 2044.

(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
X 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]

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS: LOTS 40 AND 41, BLOCK 22, TRACT NO. 1113, OREGON SHORES UNIT #2, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON.

which currently has the address of

_____ 34619 IRVING CT _____
[Street]
_____ CHILOQUIN _____, Oregon _____ 97624 _____ ("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.

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.



JUDITH E. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS - Borrower
REVOCABLE LIVING TRUST



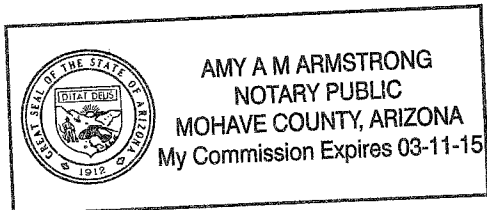
GENE A. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS - Borrower
REVOCABLE LIVING TRUST

For An Individual Acting In His/Her Own Right:

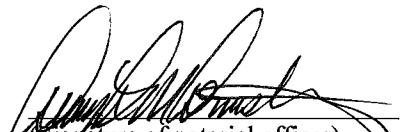
State of ~~Oregon~~ Arizona)
County of Mohave)

This instrument was acknowledged before me on 11/04/2014 (date) by
JUDITH E. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST
GENE A. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST

(name(s) of person(s))



(Seal, if any)


(Signature of notarial officer)
Amy A M Armstrong
Notary Public
Title (and Rank)

My commission expires: 03/11/2015

For An Individual Trustee Borrower

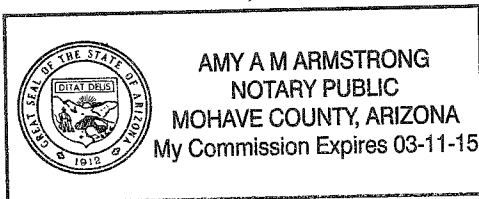
State of ~~Oregon~~ Arizona)

County of Mohave)

This instrument was acknowledged before me on 11/04/2014 (date) by
JUDITH E. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST

GENE A. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST

(name(s) of person(s)) as Trustee (type of authority, e.g., officer, trustee, etc.) of
Judith E. Pulis and Gene A. Pulis Revocable Living Trust (name of party on behalf of whom
instrument was executed).



(Seal, if any)

[Signature]
(Signature of notarial officer)
Amy A M Armstrong
Notary Public
Title (and Rank)

My commission expires: 03/11/2015

Loan Originator's Name: Steven Wachlin
NMLSR ID: 973221



OREGON - SHORT FORM OPEN-END SECURITY INSTRUMENT
HCWF#1018v1 (08/16/14) OR-107006-0314

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Reference Number: 20142336300047
Account Number: XXX-XXX-XXX1737-1998

Wells Fargo Bank, N. A.

THIRD PARTY RIDER

THIS THIRD PARTY RIDER is made on November 04, 2014 is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned Trustee(s) to secure the Debt Instrument from JUDITH E PULIS, GENE A PULIS, (individually and collectively referred to as the "Debtor") to Wells Fargo Bank, N. A. (the "Lender") of the same date and covering the property described in the Security Instrument (the "Property") and located at:

34619 IRVING CT, CHILOQUIN, OR 97624
[Property Address]

In addition to the covenants and agreements made in the Security Instrument, the undersigned Trustee(s) and Lender further covenant and agree as follows:

With respect to the JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST (the "Trust"), the Security Instrument constitutes a third party mortgage/deed of trust and grant of security interest by the undersigned as Trustee(s) of said Trust in the Property to secure the Debt Instrument of the Debtor to the Lender. Consequently, references in the Security Instrument to "Borrower" refer to the undersigned Trustee(s) and the Debtor if the context in which the term is used so requires. Without limiting the generality of the foregoing, the use of the term "Borrower" in the context of warranties, representations and obligations pertaining to the Property shall refer to the undersigned Trustee(s). The use of the term "Borrower" in the context of the requirements under the Debt Instrument shall refer to the Debtor.

Except with respect to the obligation(s) of the undersigned as individuals, and not as Trustee(s), with respect to the Debt Instrument before the date first set forth herein above and the obligation(s) of the undersigned as individuals with respect to the Debt Instrument prior to the transfer of the Property into the Trust, the Trust and the undersigned, as Trustee(s), are not liable for the debt evidenced by the Debt Instrument and are a party hereunder only insofar as their interest in the Property is made subject to the Security Instrument.

Further, revocation of the Trust, transfer of the Property by the Trust, or death of any Debtor shall constitute an event of default under the Security Instrument.

By signing below, the undersigned Trustee(s) accept(s) and agree(s) to the terms and provisions contained in this Third Party Rider.

Judith E. Pulis TTE
JUDITH E. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST

Gene A. Pulis TTE
GENE A. PULIS TRUSTEE OF THE JUDITH E. PULIS AND GENE A. PULIS REVOCABLE LIVING TRUST

Attach this Rider to the Security Instrument before Recording

Loan Originator's Name: Steven Wachlin
NMLSR ID: 973221

3rd Party Rider, HE101137 HCWF#132.v10 (8/16/14)
HE-101137-0314



2/2
Documents Processed 10-31-2014 15:10:45