

2015-002229

Klamath County, Oregon

03/13/2015 11:00:01 AM

Fee: \$62.00

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: 2015 0210 0980

American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

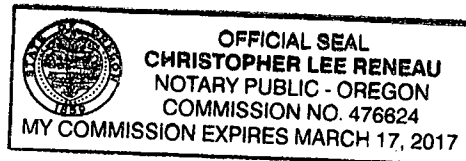
PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is March 06, 2015 .

- 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**

DAVID T DIFANI

TINAKA L DIFANI



- 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:**
DAVID T DIFANI, 4027 MONROVIA WAY KLAMATH FALLS, OR 97603

- 6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**
\$105,000.00

- 7) **FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERKS LIEN RECORDS, ORS 205.121(1)(c)**

- 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

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

DAVID T DIFANI
4027 MONROVIA WAY
KLAMATH FALLS, OR 97603

Prepared by:

WELLS FARGO BANK, N.A.
TRACI WITCHER
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 B 955-013
Billings, MT 59107-9900

TAX ACCOUNT NUMBER

R452566

[Space Above This Line For Recording Data]

SHORT FORM LINE OF CREDIT TRUST DEED

REFERENCE #: 20150366300052

ACCOUNT #: XXX-XXX-XXX6664-1998

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 March 06, 2015, together with all Riders to this document.

(B) "Borrower" is DAVID T. DIFANI & TINAKA L. DIFANI, 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. 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 March 06, 2015. 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 FIVE THOUSAND AND 00/100THS Dollars (U.S. \$105,000.00) 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 April 06, 2045.

(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]

ALL THAT CERTAIN REAL PROPERTY, SITUATED IN KLAMATH COUNTY, STATE OF OREGON, DESCRIBED AS FOLLOWS: THE SOUTHWESTERLY 30 FEET OF LOT 39 AND THE NORTHEASTERLY 70 FEET OF LOT 40, MOYINA, 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

_____ 6320 JUNIPER WAY _____
[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.

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

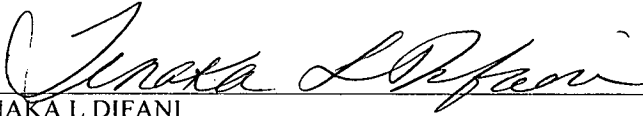
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Trust Deed are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master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



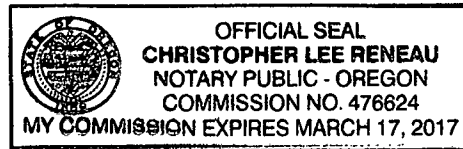
DAVID T DIFANI

- Borrower



TINAKA L DIFANI

- Borrower



For An Individual Acting In His/Her Own Right:

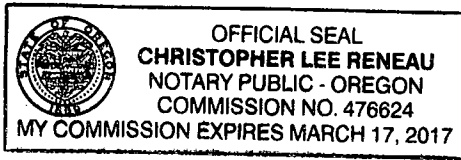
State of Oregon)
County of Klamath)

This instrument was acknowledged before me on 3/6/2015 (date) by

DAVID T DIFANI

TINAKA L DIFANI

(name(s) of person(s))



(Seal, if any)

Christopher Lee Reneau
(Signature of notarial officer)
Christopher Lee Reneau
Personal Banker
Title (and Rank)

My commission expires: March 17, 2017

Loan Originator's Name: Randy Jay Spart
NMLSR ID: 1032922

