

2015-009993

Klamath County, Oregon

09/09/2015 12:53:38 PM

Fee: \$67.00

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

Recording requested by and return

to: 201507291970

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 August 22, 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**

PAULA J HARRIS

MICHAEL B HARRIS

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:**
PAULA J HARRIS, 4473 MEMORIE LN KLAMATH FALLS, OR 97603

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**
\$85,000.00

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 (8/15/15)
OR-107006-0315

(page 1 of 6 pages)
Documents Processed 08-19-2015 14:57:53

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

PAULA J HARRIS
4473 MEMORIE LN
KLAMATH FALLS, OR 97603

Prepared by:

WELLS FARGO BANK, N.A.
RHONDA TINGLE EVANS
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 B6955-013
Billings, MT 59107-9900

TAX ACCOUNT NUMBER

R555063

[Space Above This Line For Recording Data]

SHORT FORM LINE OF CREDIT TRUST DEED

REFERENCE #: 20151899700028

ACCOUNT #: XXX-XXX-XXX4001-1998

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 August 22, 2015, together with all Riders to this document.

(B) **"Borrower"** is MICHAEL B. HARRIS, AN UNDIVIDED ONE-HALF INTEREST AND PAULA J. HARRIS WHO TOOK TITLE AS PAULA J. BLAND, AN UNDIVIDED ONE-HALF INTEREST. 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 August 22, 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, EIGHTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$85,000.00) 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 22, 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]

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATE IN KLAMATH COUNTY, OREGON, TO-WIT: THE SOUTH EASTERLY 40 FEET OF LOT 9 AND THE NORTHWESTERLY 30 FEET OF LOT 10 IN BLOCK 3 OF FIRST ADDITION TO TONATEE HOMES 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

4473 MEMORIE LN
[Street]
KLAMATH FALLS, Oregon 97603 ("Property Address"):
[City] [Zip Code]

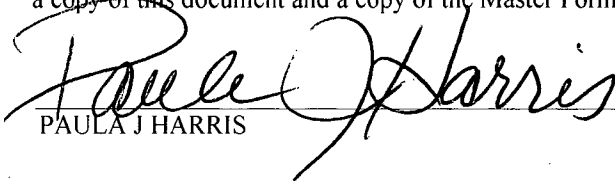
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument 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.


PAULA J HARRIS

- Borrower


MICHAEL B HARRIS

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

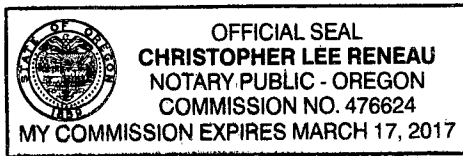
Loan Originator's Name: Abdull Jabbar Miranda-Santos
NMLSR ID: 929309

For An Individual Acting In His/Her Own Right:

State of Oregon)
County of Klamath)

This instrument was acknowledged before me on 8/22/2015 (date) by
PAULA J HARRIS
MICHAEL B HARRIS

(name(s) of person(s))



(Seal, if any)

A handwritten signature in black ink, appearing to be 'C. Lee Reneau', written over a horizontal line.

(Signature of notarial officer)

Notary Public
Title (and Rank)

My commission expires: March 17, 2017

