

2016-009270

Klamath County, Oregon

08/30/2016 12:31:00 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  
After Recording Return To:

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 17, 2016

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

JOSHUA J GOOSSEN

AMBER L. GOOSSEN

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:  
JOSHUA J GOOSSEN, 1803 CARLSON DR KLAMATH FALLS, OR 97603

6) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030  
\$25,145.00

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 08-16-2016 14:46:24

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

JOSHUA J GOOSSEN  
1803 CARLSON DR  
KLAMATH FALLS, OR 97603

**Prepared by:**

WELLS FARGO BANK, N.A.  
ERIC CHARLES HENSLEY  
DOCUMENT PREPARATION  
7711 PLANTATION RD  
ROANOKE, VA 24019  
866-537-8489

Recording Requested By and  
After Recording Return To:  
**American Title, Inc.**  
**PO Box 641010**  
**Omaha, NE 68164-1010**

**TAX ACCOUNT NUMBER**  
R504145

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[Space Above This Line For Recording Data]

**SHORT FORM LINE OF CREDIT TRUST DEED**

REFERENCE #: 20161268100014

ACCOUNT #: XXX-XXX-XXX7574-1998

**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 17, 2016, together with all Riders to this document.

(B) **"Borrower"** is JOSHUA J. GOOSSEN AND AMBER L. GOOSSEN, A MARRIED COUPLE, AS TENANTS BY THE ENTIRETY. 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 17, 2016. 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, TWENTY FIVE THOUSAND ONE HUNDRED FORTY FIVE AND 00/100THS Dollars (U.S. \$25,145.00) 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 17, 2046.

(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 OF THAT CERTAIN REAL PROPERTY, SITUATED IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS, TO WIT: THE NORTHWESTERLY 27.45 FEET OF LOT 10, ALL OF LOT 11, EXCEPT THE NORTHWESTERLY 40 FEET, WINEMA GARDENS, 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

1803 CARLSON DRIVE  
[Street]  
KLAMATH FALLS, Oregon 97603 ("Property Address"):  
[City] [Zip Code]

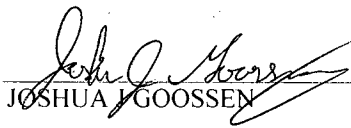
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument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

  
JOSHUA J. GOOSSEN

- Borrower

  
AMBER L. GOOSSEN

- Borrower

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

Loan Originator's Name: Paul Stratton  
NMLSR ID: 971348

For An Individual Acting In His/Her Own Right:

State of Oregon )

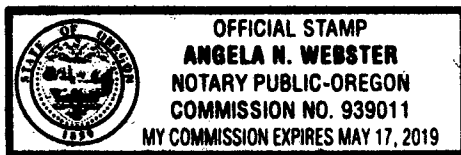
County of Klamath )

This instrument was acknowledged before me on 08/17/16 (date) by

JOSHUA J GOOSSEN

AMBER L. GOOSSEN

(name(s) of person(s))



(Seal, if any)

Angela N. Webster

(Signature of notarial officer)

Notary Public

Title (and Rank)

My commission expires: May 17, 2019

