2018-007389

Klamath County, Oregon

06/19/2018 01:04:00 PM

Fee: \$107.00

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

Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900 Return to: Dawn Tetlak/AEG 5455 Detroit Rd, STE B Sheffield Village, OH:44054 440-716-1820

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is June 08, 2018

- 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

LYNETTE JUNE WARD

- 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: LYNETTE J WARD, 11821 HIGHWAY 66 KLAMATH FALLS, OR 97601
- 6) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030

7) FULL OR PARTIAL SATISFACTION ORDER or WARRANT FILED IN THE COUNTY CLERKS LIEN RECORDS,

8) THE AMOUNT OF THE CIVIL PENALTY OF 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	
ORE HCW	GON - SHORT FORM OPEN-END SECURITY INSTRUMENT VF#1018v1 (2/10/18)	
OR-10	07006-0118	Dog

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

LYNETTE J WARD 11821 HIGHWAY 66 KLAMATH FALLS, OR 97601

Prepared by:

WELLS FARGO BANK, N.A. KAREN T CAVARETTA DOCUMENT PREPARATION 11601 N BLACK CANYON HWY PHOENIX, AZ 85029 866-537-8489

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

TAX ACCOUNT NUMBER R540800

[Space Above This Line For Recording Data] SHORT FORM LINE OF CREDIT TRUST DEED

REFERENCE #: 20181380018736

ACCOUNT #: XXX-XXX-XXX 3386-1998

DEFINITIONS

3574251-03

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 $\underline{\text{June } 08,2018}$, together with all Riders to this document.
- (B) "Borrower" is LYNETTE JUNE WARD, UNMARRIED. 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 June 08, 2018. 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, SIXTY THOUSAND AND 00/100THS Dollars (U.S. \$ 60,000.00) 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 July 08, 2048.
- (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 Instrumare to be executed by Borrower [mark as applicable]:	ent that are execu	ted by Borrov	ver. The following Riders
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 and recorded on <u>August 2, 2007</u> , as Instrument No. <u>2007</u> in the Office of the Recorder of <u>Klamath</u> County, State of	7-013662 in Book	dit Deed of T <u>n⁄a</u> at Page <u>n</u>	rust dated <u>June 14, 2007</u> /a of the Official Records
TRANSFER OF RIGHTS IN THE PROPERTY			
This Security Instrument secures to Lender: (i) the rep extensions and modifications of the Debt Instrument, in indebtedness is currently secured by this Security Instrument and agreements under this Security Instrument and the D grants and conveys to Trustee, in trust, with power of sale	ncluding any futu ment; and (ii) the Debt Instrument F	re advances i performance for this purpos	nade at a time when no of Borrower's covenants
_			
	Klarr [Name of Record	iath ing Jurisdictio	: onl
SEE ATTACHED EXHIBIT		<i>S</i>	
which currently has the address of 3005 BISBEE ST			
[Stre	et]		
KLAMATH FALLS [City]	. Oregon	97603 [Zip Code]	_ ("Property Address"):
TOGETHER WITH all the improvements now or appurtenances, and fixtures now or hereafter a part of the covered by this Security Instrument. All of the foreg "Property." The Property shall also include any addition Trust Deed.	property. All repoing is referred to	olacements and	d additions shall also be

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.

Y XETTE JUNE WARD

76-08-2018 -Borrower

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

Loan Originator's Name: Rebecca Carmen Villaverde

NMLSR ID: 1689933

For An Individ	lual Acting In His/Her Own	Right:	
State of Orego	n .)	N.
County of	Jaekson)	<u>,</u>
	This instrument was ack	nowledged befor	e me on 6/8/2018 (date) by
LYNETTE JUNE		•	· · · · · · · · · · · · · · · · · · ·
(name(s) of p	erson(s))		
			•
			Wara or
			pal Ill Bo
	(Seal, if any)		(Signature of notarial officer)
			Netary Public
			Title (and Rank)
	101	. 0	
My commission	m expires: 9/30/2	2019	OFFICIAL STAMP PAUL ALLEN BLOOM
			NOTARY PUBLIC-OREGON COMMISSION NO. 943277 MY COMMISSION EXPIRES SEPTEMBER 30, 2019

EXHIBIT A

Reference: 20181380018736

Account: XXX-XXX-XXX3386-1998

Legal Description:

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN KLAMATH COUNTY, OR TO WIT: THE WEST HALF OF LOT 1, EXCEPTING THEREFROM THE NORTH 5 FEET THEREOF AND THE NORTH 66.5 FEET OF THE WEST HALF OF LOT 2 IN BLOCK 6 OF ALTAMONT ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, EXCEPTING THEREFROM THE RIGHTS OF THE PUBLIC AND THE INTEREST OF KLAMATH COUNTY IN AND TO THE WESTERLY 5 FEET OF THE ABOVE DESCRIBED PROPERTY. SUBJECT TO: RESERVATIONS AND RESTRICTIONS AS CONTAINED IN DEED RECORDED AUGUST 29, 1927 IN DEED VOLUME 77 AT PAGE 360. LESS AND EXCEPT THE PARCEL OF LAND CONVEYED IN DEED DATED 11/26/2001 AND RECORDED 01/09/2002 IN VOL. M02, PAGE 1295, IN THE KLAMATH COUNTY RECORDERS OFFICE. THIS BEING THE SAME PROPERTY CONVEYED TO LYNETTE JUNE WARD, BY DEED FROM JOSEPH R. DALTON AND FRANCES M. DALTON, HUSBAND AND WIFE, DATED 09/16/1976 AND RECORDED ON 09/17/1976 IN BOOK M76, PAGE 14590, IN THE KLAMATH COUNTY RECORDERS OFFICE. PARCEL NO. R540800