

# RECORDING COVER SHEET

2019-012469

Klamath County, Oregon

10/25/2019 08:10:01 AM

Fee: \$107.00

## 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 TO:*

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 6**

**PRINT or TYPE ALL INFORMATION**

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is October 11, 2019

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**

STEPHANIE J. THACKER

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:**  
**STEPHANIE J THACKER, 2007 OGDEN ST KLAMATH FALLS, OR 97603**

6) **TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030**  
**\$30,000.00**

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 (2/10/18)  
OR-107006-0118

(page 1 of 5 pages)  
Documents Processed 10-10-2019 07:43:02

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

STEPHANIE J THACKER  
2007 OGDEN ST  
KLAMATH FALLS, OR 97603

**Prepared by:**

WELLS FARGO BANK, N.A.  
DEANNA BYUS  
DOCUMENT PREPARATION  
11601 N. Black Canyon Hwy  
Phoenix, AZ 85029  
877-524-0865

**Return Address:**

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

**TAX ACCOUNT NUMBER**  
507124

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[Space Above This Line For Recording Data]

**SHORT FORM LINE OF CREDIT TRUST DEED**

REFERENCE #: 20192620001345

ACCOUNT #: XXX-XXX-XXX 8356-1998

**DEFINITIONS**

4470697-03

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 October 11, 2019, together with all Riders to this document.

(B) "Borrower" is STEPHANIE J. THACKER, 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 October 11, 2019. 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, THIRTY THOUSAND AND 00/100THS Dollars (U.S. \$ 30,000.00) 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 November 11, 2049.

(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]

#### SEE ATTACHED EXHIBIT

which currently has the address of  
2007 OGDEN ST

[Street]

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

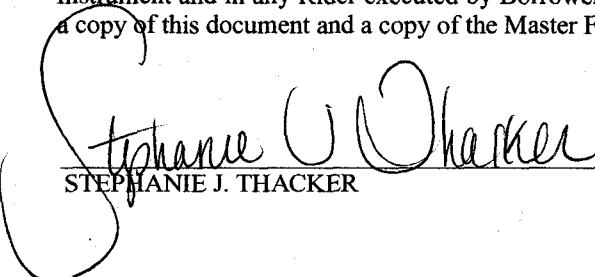
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument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

  
STEPHANIE J. THACKER

10/11/19  
- Borrower

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

Loan Originator's Name: BENJAMIN YOUNG  
NMLSR ID: 1888540

For An Individual Acting In His/Her Own Right:

State of Oregon )

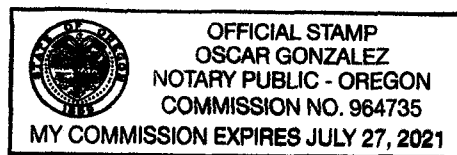
County of )

Klamath

This instrument was acknowledged before me on 10-11-19 (date) by

STEPHANIE J. THACKER

(name(s) of person(s))



(Seal, if any)

A handwritten signature in black ink, appearing to read "Oscar Gonzalez", written over a horizontal line.

(Signature of notarial officer)

Notary Public

Title (and Rank)

My commission expires: 7-27-21

## EXHIBIT A

Reference: 20192620001345

Account: XXX-XXX-XXX8356-1998

### Legal Description:

ALL OF THAT CERTAIN REAL PROPERTY WITH THE TENEMENTS, HEREDITAMENTS AND APPURTENANCES THEREUNTO BELONGING OR IN ANYWAY APPERTAINING, SITUATED IN THE CITY OF KLAMATH FALLS, THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS, TO WIT: A PARCEL OF LAND SITUATED IN THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT 720 FEET EAST AND 1237.5 FEET NORTH OF AN IRON PIN DRIVEN INTO THE GROUND ON THE PROPERTY OF OTIS V. SAYLOR AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SECTION 1, TOWNSHIP 39 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, WHICH IRON PIN IS 30 FEET EAST OF THE CENTER OF A ROAD INTERSECTING THE KLAMATH FALLS-LAKEVIEW HIGHWAY FROM THE NORTH, AND 30 FEET NORTH OF THE CENTER OF SAID HIGHWAY TO THE TRUE POINT OF BEGINNING; THENCE EAST A DISTANCE OF 126 FEET TO A POINT; THENCE NORTH 132 FEET TO AN IRON PIN; THENCE WEST 126 FEET TO A POINT; THENCE SOUTH 132 FEET TO THE POINT OF BEGINNING. THIS BEING THE SAME PROPERTY CONVEYED TO STEPHANIE J. THACKER, BY DEED FROM MARK A. THACKER, DATED 01/25/2008 AND RECORDED ON 01/28/2008 IN INSTRUMENT NO. 2008-001129, IN THE KLAMATH COUNTY RECORDERS OFFICE. PARCEL ID NO. 507124