

2019-014080

Klamath County, Oregon

12/04/2019 01:50:01 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 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

PRINT or TYPE ALL INFORMATION

The date of this Short Form Line of Credit Deed of Trust ("Security Instrument") is November 22, 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

MELANIE A. BAKER

STEVEN BAKER

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:

MELANIE A BAKER, 10445 HWY 39 KLAMATH FALLS, OR 97603

6) TRUE and ACTUAL CONSIDERATION (if any), ORS 93.030  
\$220,000.00

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 (11/16/19)  
OR-107006-0419

(page 1 of 5 pages)  
Documents Processed 11-20-2019 15:39:17

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

MELANIE A BAKER  
10445 HWY 39  
KLAMATH FALLS, OR 97603

**Prepared by:**

WELLS FARGO BANK, N.A.  
LARRY FRITZ  
DOCUMENT PREPARATION  
2324 OVERLAND AVE  
BILLINGS, MT 59102  
406-655-6976

**Return Address:**

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

**TAX ACCOUNT NUMBER**

602805

**Return to: Dawn Tetlak/AEG**  
5455 Detroit Rd, STE B  
Sheffield Village, OH 44054  
440-716-1820

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[Space Above This Line For Recording Data]

**SHORT FORM LINE OF CREDIT TRUST DEED**

REFERENCE #: 20192370003999

**DEFINITIONS**

4436610-03

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 November 22, 2019, together with all Riders to this document.

(B) "Borrower" is STEVEN BAKER AND MELANIE A. BAKER, MARRIED TO EACH OTHER, 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 November 22, 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, TWO HUNDRED TWENTY THOUSAND AND 00/100THS Dollars (U.S. \$ 220,000.00) 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 December 22, 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  
10445 HIGHWAY 39

[Street]

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

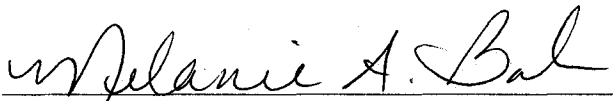
TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument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

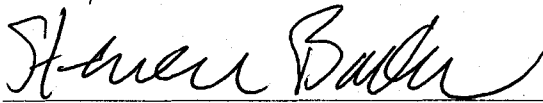
#### MASTER FORM TRUST DEED

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.

  
MELANIE A. BAKER

- Borrower

  
STEVEN BAKER

- Borrower

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

Loan Originator's Name: TOMIKA YLONDA CALDWELL  
NMLSR ID: 1656379

For An Individual Acting In His/Her Own Right:

State of Oregon )

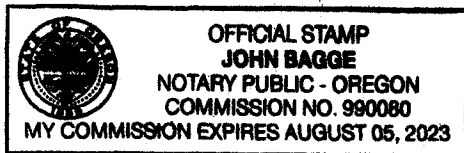
County of KLAMATH )

This instrument was acknowledged before me on 22 NOV 19 (date) by

MELANIE A. BAKER

STEVEN BAKER

(name(s) of person(s))



(Seal, if any)

[Signature]  
(Signature of notarial officer)

PERSONAL BAKER  
Title (and Rank)

My commission expires: 5 AUG 23

## EXHIBIT A

Reference: 20192370003999

Account: XXX-XXX-XXX8501-1998

### Legal Description:

THE FOLLOWING DESCRIBED REAL PROPERTY FREE OF LIENS AND ENCUMBRANCES, EXCEPT AS SPECIFICALLY SET FORTH HEREIN SITUATED IN THE CITY OF KLAMATH FALLS, KLAMATH COUNTY, OREGON TO WIT: PARCEL 1: BEGINNING AT THE SOUTHWEST CORNER OF SECTION 31, TOWNSHIP 39 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, THENCE NORTH 1466.33 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 264.00 FEET TO A POINT; THENCE EAST TO THE WEST MEANDER LINE OF LOST RIVER; THENCE SOUTHERLY ALONG THE WEST MEANDER LINE OF LOST RIVER TO A POINT THAT IS NORTH 87 DEGREES 30 MINUTES 45 SECONDS EAST FROM THE POINT OF BEGINNING; THENCE SOUTH 87 DEGREES 30 MINUTES 45 SECONDS WEST TO THE POINT OF BEGINNING. PARCEL 2: BEGINNING AT THE SOUTHWEST CORNER OF SECTION 31 TOWNSHIP 39 SOUTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, THENCE NORTH 1969.65 FEET TO THE TRUE POINT OF BEGINNING, WHICH POINT IS THE SOUTHWEST CORNER OF A PARCEL OF LAND DESCRIBED IN VOLUME M74, PAGE 13775, DEED RECORDS OF KLAMATH COUNTY, OREGON; THENCE EAST ALONG THE SOUTHERLY BOUNDARY OF SAID PARCEL A DISTANCE OF 1823.2 FEET, MORE OR LESS, TO THE WEST MEANDER LINE OF LOST RIVER; THENCE SOUTHERLY ALONG THE WEST MEANDER LINE OF LOST RIVER TO THE NORTHEAST CORNER OF PARCEL OF LAND DESCRIBED IN DEED VOLUME M80 PAGE 24900-24901, THENCE WEST ALONG THE NORTH LINE OF SAID PARCEL TO THE NORTHWEST CORNER THEREOF; THENCE NORTH ALONG THE WEST LINE OF SAID SECTION 31, A DISTANCE OF 239.32 FEET, MORE OR LESS, TO THE POINT OF BEGINNING. THIS BEING THE SAME PROPERTY CONVEYED TO STEVEN BAKER AND MELANIE A. BAKER AS TENANTS BY THE ENTIRETY, BY DEED FROM NORMA M. OLLIFFE, DATED 09/30/2015 AND RECORDED ON 10/01/2015 IN INSTRUMENT NO. 2015-010848, IN THE KLAMATH COUNTY RECORDERS OFFICE. PARCEL ID NO. 602805