

2024-001143

Klamath County, Oregon

02/13/2024 12:25:01 PM

Fee: \$107.00

RECORDING COVER SHEET (*Please Print or Type*)

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

AFTER RECORDING RETURN TO:

**SERVICELINK
320 COMMERCE
SUITE 100
IRVINE, CA 92602**

TITLE(S) DEED OF TRUST

Reference: 2007-019458

DIRECT PARTY / GRANTOR(S) JAMES CHANDLER AND TINA CHANDLER

INDIRECT PARTY/GRANTEE(S) U.S BANK, NATIONAL ASSOCIATION N.D.

U.S. BANK NATIONAL ASSOCIATION

**Re-recording legal description: RE-RECORDING DEED OF TRUST TO ADD LOT 70
TO THE LEGAL DESCRIPTION.**

Attached Exhibit A

2007-019458
Klamath County, Oregon



00035232200700194580040049

11/15/2007 08:41:38 AM

Fee: \$36.00

Maximum Obligation Limit \$ 40,408.00
Maturity Date 10/15/2032
When recorded return to:
First American
1100 Superior Avenue
Suite 210
Cleveland, OH 44114

State of Oregon Space Above This Line For Recording Data

ALS#: SHORT FORM TRUST DEED
Order#: 13202148 LINE OF CREDIT
3000587889 (With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Form Trust Deed Line of Credit (Security Instrument) is 10/15/2007. The parties and their addresses are:

GRANTOR:
JAMES CHANDLER AND TINA CHANDLER

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

TRUSTEE:
U.S. Bank Trust Company, National Association
111 S.W. Fifth Avenue, Suite 3500
Portland, OR 97204

LENDER:
U.S. Bank, National Association N.D.
4355 17th Avenue, S.W.
Fargo, ND 58103

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property:
The real estate mortgage herein is described in Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

13202148
OREGON - HOME EQUITY LINE OF CREDIT DEED OF TRUST (NOT FOR FNMA, FHLMC, FHA OR VA USE)
2008 Wolters Kluwer Financial Services - Bankers Systems Form USBDCPSFDTOR 8/25/2006
(page 1 of 3)

State of Oregon
County of Klamath
I hereby certify that instrument #2007-019458,
recorded on 11/15/2007, consisting of 4 page
is a correct copy as it appears on record at
Klamath County Clerk's office.
Michelle Long, Klamath County Clerk
Date: February 2nd, 2024
Kalani Crummer

The property is located in KLAMATH at 145070 Birchwood Rd
(County)
La Pine Oregon 97739
(Address) (City) (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 40,408.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

4. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

Borrower's Name(s): JAMES CHANDLER AND TINA CHANDLER

Note Date: 10/15/2007

Maturity Date: 10/15/2032

Principal/Maximum
Line Amount: 40,408.00

B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.

D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument

5. MASTER FORM. By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Line of Credit Trust Deed (Master Form), inclusive, dated 01/19/2007 9:50 am and recorded as Recording Number N/A or Instrument Number 2007-000974 in Book N/A at Page(s) N/A in the KLAMATH County, Oregon, County Recorder's office are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument will be offered for record in the same county in which the Master Form was recorded.

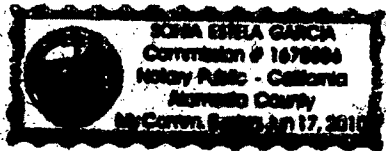
SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1 and a copy of the provisions contained in the previously recorded Master Form.

(Signature) [Signature] JAMES CHANDLER 10/11/07 (Date) (Signature) Tina Chandler TINA CHANDLER 10/11/07 (Date)

ACKNOWLEDGMENT:

(Individual) STATE OF California COUNTY OF Alameda } ss.
This instrument was acknowledged before me this 11th day of October 2007
by JAMES CHANDLER AND TINA CHANDLER
My commission expires: June 17, 2010
(Seal)

[Signature] (Notary Public)
SONIA E. GARCIA



REQUEST FOR RECONVEYANCE

(Not to be completed until paid in full)

TO TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel this Deed of Trust, which is delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

(Authorized Bank Signature)

(Date)

This instrument was prepared by.....
First American 1100 Superior Avenue
Suite 210
Cleveland, OH 44114

13202148

EXHIBIT "A"

LEGAL DESCRIPTION

LOT 69, BLOCK 1, OF PLAT OF TRACT 1060 SUN FOREST ESTATES,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF
THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

145070 BIRCHWOOD RD; La Pine, OR 97739

20072631824520
34806181/F/or

34806181

13202148

CHANDLER

OR

FIRST AMERICAN LENDERS ADVANTAGE
DEED OF TRUST

13202148

EXHIBIT "A"

585688AM

Lot 69 and 70 in Block 1, Tract 1060, Sun Forest Estates, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.