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SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1183127 2001

19981881310120

1. **DATE AND PARTIES.** The date of this Short Form Deed of Trust ("Security Instrument") is
07-22-1998 and the parties are as follows:

TRUSTOR ("Grantor"):

MICHAEL T. ROSS AND RHONDA K. ROSS, HUSBAND AND WIFE.

whose address is:

141 OLD LAWTON CR ROAD WASHOUGAL, WA 98671

TRUSTEE: WELLS FARGO BANK (ARIZONA), N.A., 4832 East McDowell Rd., Phoenix, AZ 85008

BENEFICIARY ("Lender"): WELLS FARGO BANK, N.A.

18700 NW Walker Rd., Bldg. 92

Beaverton, OR 97006

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, all of that certain real property located in the County of SKAMANIA, State of Washington, described as follows:

A PORTION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:
BEGINNING AT THE SOUTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION 5; THENCE NORTH 00 DEGREES 46'52" EAST ALONG THE WEST LINE OF SAID SOUTHWEST QUARTER 834.82 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 00 DEGREES 46'52" EAST ALONG SAID WEST LINE, 330 FEET; THENCE SOUTH 89 DEGREES 13'08" EAST 560 FEET; THENCE SOUTH 00 DEGREES 46'52" WEST PARALLEL WITH SAID WEST LINE 330 FEET; THENCE NORTH 89 DEGREES 13'08" WEST 560 FEET TO THE TRUE POINT OF BEGINNING.

with the address of 141 OLD LAWTON CR ROAD WASHOUGAL, WA 98671

and parcel number of 01050500060300

, 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.

3. **MAXIMUM OBLIGATION AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$ 13,200.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured Debt") of even date herewith, and all amendments, extensions, modifications, renewals or other documents which are incorporated by reference into this Security Instrument, now or in the future. The maturity date of the Secured Debt is 08-15-2003

4. **MASTER FORM DEED OF TRUST.** By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Master Form Deed of Trust ("Master Form"), inclusive, dated February 1, 1997 and recorded on February 07, 1997 as Auditor's File Number 127303 in Book 162 at Page 486 of the Official Records in the Office of the Auditor of SKAMANIA County, State of Washington, are hereby incorporated into, and shall govern, this Security Instrument.
5. **USE OF PROPERTY.** The property subject to this Security Instrument is not used principally for agricultural or farming purposes.

SIGNATURES. By signing below, Grantor agrees to perform all covenants and duties as set forth in this Security Instrument. Grantor also acknowledges receipt of a copy of this document and a copy of the provisions contained in the previously recorded Master Form (the Deed of Trust-Bank/Customer Copy).

<u>Michael T. Ross</u>	Grantor	<u>7-23-98</u>
MICHAEL T ROSS		Date
<u>Rhonda K. Ross</u>	Grantor	<u>7-23-98</u>
RHONDA K ROSS		Date
_____	Grantor	_____
		Date
_____	Grantor	_____
		Date

ACKNOWLEDGMENT:
(Individual)

STATE OF Washington, COUNTY OF CHWIK ss.

I hereby certify that I know or have satisfactory evidence that Michael T. Ross
and Rhonda K. Ross

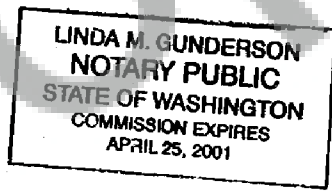
_____ is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: July 23-1998

Linda M. Gunderson
(Signature)

LINDA M. GUNDERSON
(Print name and include title)

My appointment expires: April 25, 2001



(Affix Seal or Stamp)