GARY H. CESON

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REFERENCE # 20012202200204 ACCOUNT #: 0651-651-1400703-0001 SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 09/04/2001 and the parties are as follows: TRUSTOR ("Grantor"):

MICHAEL FRANK & JOLENE FRANK, HUSBAND AND WIFE

whose address is:

1050 NW STILLCOVE LANE STEVENSON, WA.

TRUSTEE: Wells Fargo Financial National Bank

c/o Specialize Service

401 West 24th Street, National City, CA 91950

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

BOX 5140

PORTLAND, OR 97208

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 of Washington, described as follows:

THE FOLLOWING DESCRIBED REAL PROPERTY LOCATED IN THE COUNTY OF SKAMANIA. STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOIS 2 & 3, IMAN ROCK CREEK TRACTS, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK A OF PLATS, PAGE 118, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

with the address of 1050 NW STILLCOVE LANE STEVENSON, WA 98648 and parcel number of 030736140800 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all

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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. MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$30,000.00 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 09/20/2016 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 7, 1997 as Auditor's File Number 127303 in Book 162 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. 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). 7-7-0/ Date Grantor 9-7-01 Date Grantor Grantor Date Grantor Date Grantor Date Grantor Date ACKNOWLEDGMENT: (Individual) STATE OF WA COUNTY OF Skamania I hereby certify that I know or have satisfactory evidence that Michael Frank and Joelene Frank person(s) who appeared before me and said person(s) acknowledged that he/she/they rigned this instrument and acknowledged it to be his/her/their/free and voluntary act for the uses and purposes mentioned in the instrument. MARY L. McDONNELL STATE OF WASHINGTON (Print name and include title) NOTARY ---- PUBLIC My Appointment expires: 6/1/04

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