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BOOK 220 PAGE 425

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At Jan MR

J. MICHAEL GARVISON

Requested By: Wells Fargo Home Equity When Recorded Mail to: Fidelity National - LPS P.O. BOX 19523 IRVINE CA 92623-9523

WFSRP1: State of Washington

REFERENCE # 20013477100235 ACCOUNT #: 0654-654-1348957-0001

SHORT FORM DEED OF TRUST

(With Future Advance Clause) 1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is 01/16/2002 and the parties are as follows:

TRUSTOR ("Grantor"):

RICHARD H. POTTER AND CARLA CALL POTTER, HUSBAND AND WIFE

whose address is:

162 RUNDELL RD UNDERWOOD, WA, 98651

TRUSTEE: Wells Fargo Financial National Bank

c/o Specialize Service

401 West 24th Street, National City, CA 91950 CY ("Lender"): WELLS FARGO BANK, N.A. P. 0. 80x 31557 BENEFICIARY ("Lender"):

BILLINGS, MT 59107

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 SKAMAN I A

of Washington, described as follows:

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

LOT 2, P. GROVE SHORT PLAT, ACCORDING TO THE SHORT PLAT, RECORDED

DECEMBER 30, 1985, IN 800K 3, PAGE 89, SKAMANIA COUNTY SHORT PLAT

RECORDS, BEING A TRACT ON THE NORTHEAST QUARTER OF THE NORTHEAST QUARTER

OF GEOTLOW 21, TOWNIGHT 2 MODITY PAGES TO THE WILL MEETE OF SECTION 21, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.
TOGETHER WITH A 20-FOOT EASEMENT ALONG THE EAST LINE OF LOT 1 OF SAID

SHORT PLAT.

with the address of 162 RUNDELL RD UNDERWOOD, WA 98651 and parcel number of 03-102110011100 together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all

EQ249A (10/2000)

WASHINGTON - DEED OF TRUST

BOOK 220 PAGE 426

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 \$180,200.00 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 02/05/2017 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 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. 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 provisionsly recorded Master Porpr (the Deed of Trust-Bank/Customer Copy). Jan 11002 Grantor Jan 17, 2002 Grantor Date Grantor Date Grantor Date Grantor Date Grantor ACKNOWLEDGMENT: STATE OF PROPAN , COUNTY OF WESCO hereby certify that I know or have satisfactory evidence that ___ Kickned H CALLA ts Hel 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.

(Print name and include title) My Appointment expires:

EQ249B (10/2000)

LOREN SCHWARTZ OMMISSION NO. 32968