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J. MICHAEL SCH

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Fidelity National-LPS
P.O. BOX 19523
Irvine, CA 92623-9523
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State of Washington

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REFERENCE # 20022722200074 ACCOUNT #: 0654-654-4768167-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is
11/05/2002 and the parties are as follows:

TRUSTOR ("Grantor"): JAY B. JONES

whose address is:

116 SUNBURY RD DANVILLE, PA, 17821

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.
P. O. BOX 31557
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 SKAMANIA, State of Washington, described as follows:
SEE ATTACHED EXHIBIT A

with the address of 241 TREE-IFIC DRIVE WASHOUGAL, WA 98671
and parcel number of 02-05-34-2-0-070000 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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WASHINGTON - DEED OF TRUST

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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.

- 3. **MAXIMUM OBLIGATION LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$50,000.00 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 11/05/2012
- 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 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.
- 5. **USE OF PROPERTY.** The property subject to this Security Instrument is not used principally for agricultural or farming purposes.

RIDERS. If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

- Third Party Rider
- Leasehold Rider
- Other

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).

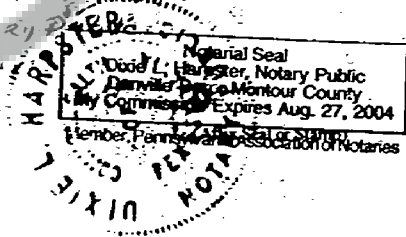
<u>Jay B Jones</u> JAY B JONES	Grantor	Nov 14, 2002 Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date

ACKNOWLEDGMENT:

(Individual)
STATE OF PENNSYLVANIA COUNTY OF MONTOUR } ss.
I hereby certify that I know or have satisfactory evidence that JAY B. JONES

JAY B. JONES 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: NOVEMBER 14, 2002
Dixie L. Harpster
(Signature)
Dixie L. Harpster, Notary Public
(Print name and include title)
My Appointment expires: 8-27-2004



- 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 LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$50,000.00 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 11/05/2042
 - 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 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.
 - 5. USE OF PROPERTY.** The property subject to this Security Instrument is not used principally for agricultural or farming purposes.

RIDERS. If checked, the following are applicable to this Security Instrument. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

- Third Party Rider
- Leasehold Rider
- Other

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).

<i>Kay A. Jones</i>	Grantor	11-14-02
KAY A. JONES	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date
_____	Grantor	Date

ACKNOWLEDGMENT:

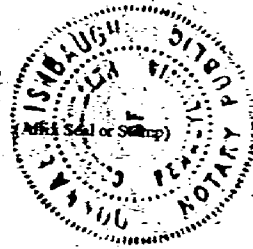
(Individual)
 STATE OF PA. COUNTY OF Montour ss.
 I hereby certify that I know or have satisfactory evidence that Kay A. Jones

_____ 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: Nov 21, 2002
Donna E. Kishbaugh
 (Signature)
Donna E. Kishbaugh - Notary Public
 (Print name and include title)
 My Appointment expires: _____

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Notarial Seal
 Donna E. Kishbaugh, Notary Public
 Salem Twp., Luzerne County
 My Commission Expires Jan. 12, 2004
 Member, Pennsylvania Association of Notaries



20022722200074, JONES

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SKAMANIA,
STATE OF WASHINGTON, TO-WIT:

PARCEL NO. 1:

BEGINNING AT A POINT DESIGNATED AS "A" AND MARKED BY A STEEL STAKE, WHICH IS 650 FEET SOUTH AND 32 FEET WEST FROM THAT SQUARE STEEL STAKE MARKING THE CENTER OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN; THENCE ON A BEARING ABOUT 178 DEGREES MAGNETIC OR 198 DEGREES TRUE FOR ABOUT 205 FEET TO THE CENTER OF A MARKED AND PROMINENT ALDER TREE IN THE RIVER BED DESIGNATED "B", AND CONTINUING ON THE SAME BEARING TO THE CENTER OF THE CHANNEL OF THE WASHOUGAL RIVER; THENCE IN A SOUTHEASTERLY TO A NORTHEASTERLY DIRECTION UPSTREAM FOLLOWING THE CHANNEL OF THE SAID RIVER TO AN INTERSECTION WITH A BEARING ABOUT 80 DEGREES MAGNETIC OR 100 DEGREES TRUE FROM THE POINT DESIGNATED "A"; THENCE TO POINT "A", THE LINE BEING MARKED BY AN IRON PIPE AT THE TOP OF THE RIVER BANK BEING 138 FEET FROM POINT "A". THE ENTIRE AREA BEING APPROXIMATELY ONE ACRE, MORE OR LESS.

PARCEL NO. 2:

BEGINNING AT A POINT MARKED BY AN IRON STAKE WHICH IS 550 FEET, MORE OR LESS, SOUTH FROM THE SQUARE STEEL MARKING THE CENTER OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5, EAST OF THE WILLAMETTE MERIDIAN; THENCE WEST ABOUT 50 FEET TO THE CENTER OF THE ROAD; THENCE SOUTH SOUTHEASTERLY ALONG THE CENTER OF THE ROAD AND SOUTH TO THE NORTHWEST CORNER OF THE PROPERTY OWNED BY EMERSON E. JONES, RECORDED IN BOOK 37, PAGE 404, AND ALSO MARKED BY A STEEL STAKE, WHICH CORNER IS 650 FEET SOUTH AND 32 FEET WEST FROM THE ABOVE DESCRIBED SQUARE STEEL STAKE; THENCE 200 FEET ON THE BEARING APPROXIMATELY 100 DEGREES (S. 80 DEGREES EAST) TO THE BANK OF THE WASHOUGAL RIVER; THENCE NORTHEASTERLY UPSTREAM 130 FEET, MORE OR LESS, FOLLOWING THE SAID BANK OF THE RIVER TO INTERSECT THE EAST WEST LINE BOUNDED BY LAND CONVEYED TO MR. DONALD M. GOODE AND JENNIE K. GOODE, HUSBAND AND WIFE, ABOUT 550 FEET SOUTH OF THE SQUARE STEEL STAKE DESCRIBED ABOVE; THENCE APPROXIMATELY 200 FEET IN A WESTERLY DIRECTION TO THE POINT OF BEGINNING. THE ENTIRE AREA BEING APPROXIMATELY 3/4 OF AN ACRE.

PARCEL NO. 3:

THE SOUTHWEST QUARTER OF THE NORTHWEST QUARTER AND THAT PORTION OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER LYING NORTHWESTERLY OF THE CENTER OF THE CHANNEL OF THE WASHOUGAL RIVER, IN SECTION 34, TOWNSHIP 2 NORTH, RANGE 5 E.W.M.; EXCEPT THOSE PORTIONS THEREOF HERETOFORE CONVEYED BY THE GRANTORS.

ABBREVIATED LEGAL: N/A

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2002722200074, JONES

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SKAMANIA,
STATE OF WASHINGTON, TO-WIT:

PARCEL NO. 1:

BEGINNING AT A POINT DESIGNATED AS "A" AND MARKED BY A STEEL STAKE, WHICH IS 650 FEET SOUTH AND 32 FEET WEST FROM THAT SQUARE STEEL STAKE MARKING THE CENTER OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLIAMETTE MERIDIAN; THENCE ON A BEARING ABOUT 178 DEGREES MAGNETIC OR 198 DEGREES TRUE FOR ABOUT 205 FEET TO THE CENTER OF A MARKED AND PROMINENT ALDER TREE IN THE RIVER BED DESIGNATED "B", AND CONTINUING ON THE SAME BEARING TO THE CENTER OF THE CHANNEL OF THE WASHOUGAL RIVER; THENCE IN A SOUTHEASTERLY TO A NORTHEASTERLY DIRECTION UPSTREAM FOLLOWING THE CHANNEL OF THE SAID RIVER TO AN INTERSECTION WITH A BEARING ABOUT 80 DEGREES MAGNETIC OR 100 DEGREES TRUE FROM THE POINT DESIGNATED "A"; THENCE TO POINT "A", THE LINE BEING MARKED BY AN IRON PIPE AT THE TOP OF THE RIVER BANK BEING 138 FEET FROM POINT "A". THE ENTIRE AREA BEING APPROXIMATELY ONE ACRE, MORE OR LESS.

PARCEL NO. 2:

BEGINNING AT A POINT MARKED BY AN IRON STAKE WHICH IS 550 FEET, MORE OR LESS, SOUTH FROM THE SQUARE STEEL MARKING THE CENTER OF THE NORTHWEST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5, EAST OF THE WILLIAMETTE MERIDIAN; THENCE WEST ABOUT 50 FEET TO THE CENTER OF THE ROAD; THENCE SOUTH SOUTHEASTERLY ALONG THE CENTER OF THE ROAD AND SOUTH TO THE NORTHWEST CORNER OF THE PROPERTY OWNED BY EMERSON E. JONES, RECORDED IN BOOK 37, PAGE 404, AND ALSO MARKED BY A STEEL STAKE, WHICH CORNER IS 650 FEET SOUTH AND 32 FEET WEST FROM THE ABOVE DESCRIBED SQUARE STEEL STAKE; THENCE 200 FEET ON THE BEARING APPROXIMATELY 100 DEGREES (S. 80 DEGREES EAST) TO THE BANK OF THE WASHOUGAL RIVER; THENCE NORTHEASTERLY UPSTREAM 130 FEET, MORE OR LESS, FOLLOWING THE SAID BANK OF THE RIVER TO INTERSECT THE EAST WEST LINE BOUNDED BY LAND CONVEYED TO MR. DONALD M. GOODE AND JENNIE K. GOODE, HUSBAND AND WIFE, ABOUT 550 FEET SOUTH OF THE SQUARE STEEL STAKE DESCRIBED ABOVE; THENCE APPROXIMATELY 200 FEET IN A WESTERLY DIRECTION TO THE POINT OF BEGINNING. THE ENTIRE AREA BEING APPROXIMATELY 3/4 OF AN ACRE.

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ABBREVIATED LEGAL: N/A