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J. HICKSON

Recording Requested by:
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P.O. BOX 19523
Irvine, CA 92623-9523
Code: WFD

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20023527000256 ACCOUNT #: 0654-654-5625610-0001

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is
12/31/2002 and the parties are as follows:
TRUSTOR ("Grantor"): PAT CUSHMAN

whose address is:

3391 COOK UNDERWOOD RD SKAMANIA, WA. 98605

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:

PARCEL 1: LOT 7 OF OREGON LUMBER COMPANY'S SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 29 OF BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON, IN SECTION 14, TOWNSHIP 3 NORTH, RANGE 9 E. W. M.; MORE COMPLETELY DESCRIBED IN ATTACHED EXHIBIT A

with the address of 3391 COOK UNDERWOOD RD SKAMANIA, WA 98605
and parcel number of 03-09-14-3-0-0503-00 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 (06/2002)

WASHINGTON - DEED OF TRUST

Exhibit A

Acaps; 20023527000256

PARCEL 1: LOT 7 OF OREGON LUMBER COMPANY'S SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 29 OF BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON, IN SECTION 14, TOWNSHIP 3 NORTH, RANGE 9 E.W.M.; EXCEPT THAT PORTION THEREOF DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF THE SAID LOT 7; THENCE WEST ALONG THE NORTH LINE OF SAID LOT 264 FEET; THENCE SOUTH 660 FEET TO THE SOUTH LINE OF SAID LOT; THENCE EAST TO THE SOUTHEAST CORNER OF SAID LOT; THENCE NORTH TO THE POINT OF BEGINNING OF THE TRACT HEREBY DESCRIBED.

PARCEL 2: A TRACT OF LAND LOCATED IN LOT 7 OF OREGON LUMBER COMPANY SUBDIVISION ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 29 OF BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF THE SAID LOT 7; THENCE ALONG THE NORTH LINE OF SAID LOT 7 WEST 264 FEET; THENCE SOUTH 660 FEET TO THE SOUTH LINE OF THE SAID LOT 7; THENCE EAST 264 FEET TO THE SOUTHEAST CORNER OF THE SAID LOT 7; THENCE NORTH ALONG SAID EAST LINE 660 FEET TO THE POINT OF BEGINNING; EXCEPT THE NORTH 478 FEET THEREOF.

ABBREVIATED LEGAL: N/A

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

- 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 \$85,000.00 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 01/20/2018.
 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>PAT Cushman</u> PAT CUSHMAN	Grantor	<u>12-31-02</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)

STATE OF Oregon COUNTY OF Hood River ss. PAT Cushman

I hereby certify that I know or have satisfactory evidence that

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.

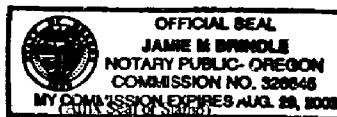
Dated: December 31, 2002

Samie M. Brindle
 (Signature) Notary Public

(Print name and include title)

My Appointment expires: Aug 29, 2003

EQ249B (06/2002)



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ILLEGIBLE NOTARY SEAL DECLARATION

I CERTIFY UNDER PENALTY OF PERJURY THAT THE NOTARY SEAL ON THE DOCUMENT TO WHICH THIS STATEMENT IS ATTACHED READS AS FOLLOWS:

Name of Notary: Jamie M. Brindle

Commission Number: 320045

Commission Expires: Aug. 29, 2003

Date & Place of Notary Execution: Dec. 31, 2002 Hood River, OR

Date & Place of This Execution: Jan. 6, 2003 Washington County, OR

April Chong Smith

Signature
APRIL CHONG SMITH
WELLS FARGO BANK, N.A.