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REFERENCE # 20050102119420 ACCOUNT #: 0651-651-7679726-1998

SHORT FORM DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 01/26/2005 and the parties are as follows:

TRUSTOR ("Grantor"):
MATTHEW CALIFF AND ELAINE J CALIFF, HUSBAND AND WIFE

ABREV. legal: N 1/2 SE 1/4 of Sec 33 AND NW 1/4 SW 1/4
of Sec 34 in Twp 2 N Rng 5 E Willamette Meridian
Skamania Co. WA. @

whose address is: 722 SILVER STAR LN WASHOUGAL, WA, 98671
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:

A PORTION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 33 AND THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 34, IN TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

SEE ATTACHED EXHIBIT A ATTACHED

Prepared By: Wells Fargo Bank, N.A.
P.O. Box 31557
Billings, MT 59107

with the address of 722 SILVER STAR LN WASHOUGAL, WA 986716665
and parcel number of 02053300250400 together with all rights,
easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,
EQ249A (12/2004) WASHINGTON - DEED OF TRUST

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 LIMIT AND SECURED DEBT.** The total amount which this Security Instrument will secure shall not exceed \$250,000.00 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 01/26/2045.
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 N/A

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).

Matthew Califf
MATTHEW CALIFF Grantor 1/28/05 Date

Elaine J Califf
ELAINE J CALIFF Grantor 1/28/05 Date

Grantor Date

Grantor Date

Grantor Date

Grantor Date

ACKNOWLEDGMENT:
(Individual)
STATE OF WA, COUNTY OF Clark ss.
I hereby certify that I know or have satisfactory evidence that Matthew Califf & Elaine J Califf 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: 1/28/05

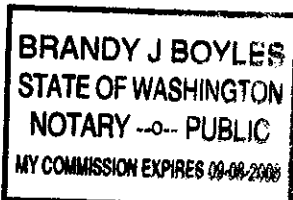
(Signature) Brandy J Boyles

(Print name and include title) Brandy Boyles

My Appointment expires: 9/18/08

(Affix Seal or Stamp)

Brandy J. Boyles



Loan #: 20050102119420

Borrower: MATTHEW CALIFF

EXHIBIT A

LEGAL DESCRIPTION

The following described real property is in the County of SKAMANIA, State of WASHINGTON:

A PORTION OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 33 AND THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 34, IN TOWNSHIP 2 NORTH, RANGE 5 EAST, WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT A 3/4 INCH IRON PIPE AT THE CENTER OF SECTION 33 (BOOK 1 OF SURVEYS, PAGE 234), THENCE SOUTH 89 DEG 42 MIN 40 SEC EAST, 1526.24 FEET ALONG THE NORTH LINE OF THE NORTH HALF OF THE SOUTHEAST QUARTER OF SECTION 33; THENCE SOUTH 01 DEG 00 MIN 00 SEC WEST, 597.16 FEET TO A 1/2 INCH IRON ROD (1987 "HAGEDORN, INC." SURVEY); THENCE SOUTH 51 DEG 30 MIN 00 SEC WEST, 161.70 FEET TO A 4 INCH STEEL PIPE; THENCE SOUTH 51 DEG 30 MIN 00 SEC WEST, 20.12 FEET TO THE CENTERLINE OF A 60 FOOT PRIVATE ROAD AND UTILITY EASEMENT; THENCE FOLLOWING SAID CENTERLINE SOUTH 72 DEG 25 MIN 00 SEC EAST, 273.06 FEET TO A 1/2 INCH IRON ROD AT THE TRUE POINT OF BEGINNING (HEREINAFTER CALLED POINT "C"); THENCE LEAVING SAID CENTERLINE NORTH 64 DEG 20 MIN 00 SEC EAST, 769.73 FEET TO A 1/2 INCH IRON ROD ON THE EAST LINE OF SECTION 33; THENCE SOUTH 01 DEG 09 MIN 11 SEC WEST ALONG SAID EAST LINE, 209.01 FEET TO A 1/2 INCH IRON ROAD AT THE NORTHWEST CORNER OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 34; THENCE SOUTH 89 DEG 28 MIN 33 SEC EAST, 1307.18 FEET TO A 1/2 INCH IRON ROD AT THE NORTHEAST CORNER OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER; THENCE SOUTH 01 DEG 10 MIN 07 SEC WEST, 662.57 FEET TO THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER; THENCE NORTH 89 DEG 29 MIN 28 SEC WEST, 1307.00 FEET TO THE SOUTHEAST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 33; THENCE NORTH 89 DEG 15 MIN 40 SEC WEST ALONG THE SOUTH LINE OF THE NORTHEAST QUARTER OF THE SOUTHEAST QUARTER, 685.53 FEET TO A 1/2 INCH IRON ROD; THENCE NORTH 01 DEG 00 MIN 00 SEC EAST, 529.60 FEET TO THE TRUE POINT OF BEGINNING.

Assessor's Parcel No: 02053300250400