

Doc # 2005159380

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Date: 11/04/2005 09:53A

Filed by: WELLS FARGO BANK

Filed & Recorded in Official Records

of SKAMANIA COUNTY

J. MICHAEL GARVISON

AUDITOR

Fee: \$35.00

Return Address:
Wells Fargo Bank, N.A.
P. O. BOX 31557
BILLINGS, MT 59107
DOCUMENT MANAGEMENT

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20052507200700 ACCOUNT #: 0651-651-8834784-1998

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 09/21/2005 and the parties are as follows:

TRUSTOR ("Grantor"):

JANET WARITZ, A SINGLE PERSON WHO ACQUIRED TITLE AS JANET R. JOYCE, A SINGLE PERSON

whose address is: 3431 COOK UNDERWOOD RD BINGEN, 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:

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 372 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE SOUTH 106 FEET; THENCE EAST 264 FEET TO THE EAST LINE OF SAID LOT 7; THENCE NORTH ALONG SAID LINE 106 EAST LINE FEET; THENCE WEST 264 FEET TO THE INITIAL POINT. TITLE TO SAID PREMISES IS VESTED IN JANET R. JOYCE, A SINGLE PERSON, AS TENANTS IN COMMON BY DEED FROM JOHN C. DOOLITTLE AND BEVERLY A. DOOLITTLE, HUSBAND AND WIFE DATED 10/11/1985 AND RECORDED 10/15/1985 AS INSTRUMENT NO. BOOK 85 PAGE 187.

with the address of 3431 COOK UNDERWOOD RD BINGEN, WA 986059044

and parcel number of 03-09-143-0-0502-00

together with all rights,

easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,

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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 \$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 09/21/2045 .

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).

<u>Janet Waritz</u> JANET WARITZ	Grantor	<u>9/21/05</u> Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date
_____	Grantor	_____ Date

ACKNOWLEDGMENT:

(Individual)

STATE OF OREGON, COUNTY OF HOOD RIVER } ss.

I hereby certify that I know or have satisfactory evidence that _____

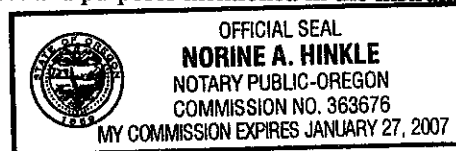
Janet Waritz is/are the person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 9/21/05

Norine A Hinkle
(Signature)

NORINE A Hinkle - Notary Public
(Print name and include title)

My Appointment expires: 1-27-2007



(Affix Seal or Stamp)