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BILLINGS, MT 59107

State of Washington Space Above This Line For Recording Data  
REFERENCE # 20053237500207 ACCOUNT #: 0654-654-2047413-0001

### SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 12/13/2005 and the parties are as follows:

TRUSTOR ("Grantor"):  
JOHN C. HARDHAM AND LINDA S. HARDHAM, HUSBAND AND WIFE

whose address is: 391 ASHLEY DR UNDERWOOD, WA, 98651

TRUSTEE: **Wells Fargo Financial National Bank**  
2324 Overland Ave., BILLINGS, MT 59102

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:  
LOT 1 OF BLOCK 1, UNDERWOOD CREST ADDITION, AS PER PLAT RECORDED UNDER AUDITOR'S FILE NO. 75899 IN BOOK A OF PLATS, PAGE 154, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN JOHN C. HARDHAM AND LINDA S. HARDHAM, HUSBAND AND WIFE BY DEED FROM GREG S. KNUTSON AND JULIE C. KNUTSON, HUSBAND AND WIFE DATED 11/14/1995 AND RECORDED 11/17/1995 AS INSTRUMENT NO. 123823 BOOK 153 PAGE 671.

with the address of 391 ASHLEY DRIVE UNDERWOOD, WA 98651  
and parcel number of 03-10-20-1-4-0100-00 together with all rights,  
easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches,  
EQ249A (11/2005) 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 \$ 60,000.00 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 12/20/2010

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).

*Linda S Hardham*  
LYNDA S HARDHAM

Grantor

12.16.05

Date

*John C Hardham*  
JOHN C HARDHAM

Grantor

12.16.05

Date

\_\_\_\_\_  
Grantor

Date

\_\_\_\_\_  
Grantor

Date

\_\_\_\_\_  
Grantor

Date

\_\_\_\_\_  
Grantor

Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF Oregon, COUNTY OF Wood River ss.

I hereby certify that I know or have satisfactory evidence that Linda S. Hardham,  
John C. Hardham is/are the

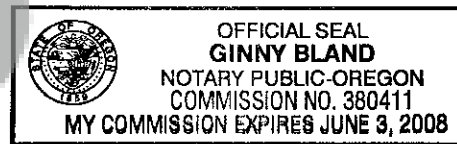
person(s) who appeared before me and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: December 16, 2005

*Ginny Bland*  
(Signature)  
Ginny Bland

(Print name and include title)

My Appointment expires: June 3, 2008



(Affix Seal or Stamp)