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Page 1 of 3  
Date: 03/30/2006 01:33P  
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.  
DOCUMENT MANAGEMENT  
P. O. BOX 31557  
BILLINGS, MT 59107

State of Washington

Space Above This Line For Recording Data

REFERENCE # 20053477300506 ACCOUNT #: 0651-651-9328688-1998

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is 12/21/2005 and the parties are as follows:

TRUSTOR ("Grantor"):

GENE E. MCCARTY AND FRANCES I. MCCARTY, HUSBAND AND WIFE

whose address is: 641 MATHEWS RD WASHOUGAL, WA, 98671

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 3 OF WEST FORK ESTATES IV UNDER AUDITOR'S FILE NO. 90586 IN BOOK 2 OF SHORT PLATS AT PAGE 162, RECORDS OF SKAMANIA COUNTY, WASHINGTON. TITLE TO SAID PREMISES IS VESTED IN GENE E. MCCARTY AND FRANCES I. MCCARTY, HUSBAND AND WIFE BY DEED FROM MELVIN L. EADES AND DORIS J. EADES, HUSBAND AND WIFE AND THOMAS C. ORTH, TRUSTEE OF THE ORTH MARITAL TRUST DATED 9/30/1988 AND RECORDED 1/10/1992 AS INSTRUMENT NO. 112725 BOOK 126 PAGE 816.

with the address of 641 MATHEWS RD WASHOUGAL, WA 98671

and parcel number of 02052000021900

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

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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 \$ 25,000.00 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 12/21/2045
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).

Gene E. McCarty  
GENE E MCCARTY

Grantor

12-22-05  
Date

Frances I. McCarty  
FRANCES I MCCARTY

Grantor

12-22-05  
Date

Grantor

Date

Grantor

Date

Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF Washington, COUNTY OF Clark } ss.

I hereby certify that I know or have satisfactory evidence that

Gene E. McCarty and Frances I. McCarty 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 22, 2005

Jessica A. Douglas  
(Signature)

Jessica A. Douglas, Notary  
(Print name and include title)

My Appointment expires: 9/19/2010

