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**Document Title(s)**

Deed of Trust

**Reference Numbers(s) of related documents**

N/A

Additional Reference #-s on page \_\_\_\_\_

**Trustor(s)**

Scott R. McKay

Collette McKay

Additional grantors on page \_\_\_\_\_

**Trustee(s)** (Last, First and Middle Initial)

Wells Fargo Bank, NA 2324 Overland Ave. Billings, MT 59102

**Lender:** Wells Fargo Bank, N.A. 101 North Phillips Ave, Sioux Falls, SD 57104

**Legal Description** (abbreviated form: i.e. lot, block, plat or section, township, range, quarter/quarter)

THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5,  
TOWNSHIP 1 NORTH, RANGE 5 EAST

Additional legal is on page 5

**Assessor's Property Tax Parcel/Account Number:** 01-05-05-0-0-0500-00

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

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## **DEED OF TRUST**

**Trustor(s) SCOTT R. MCKAY AND COLLETTE MCKAY, HUSBAND AND WIFE**

**Trustee(s) Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102**

**Legal Description SEE ATTACHED EXHIBIT A A PARCEL OF LAND SITUATED WITHIN THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON**

**Assessor's Property Tax Parcel or Account Number 01-05-05-0-0-0500-00**

**Reference Numbers of Documents Assigned or Released**



Prepared by:  
Wells Fargo Bank, N.A.  
ROY ADAIR  
DOCUMENT PREPARATION  
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State of Washington  
REFERENCE #: 20061537100289

Space Above This Line For Recording Data  
Account number: 654-654-2713956-1XXX

## SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JUNE 22, 2006 and the parties are as follows:  
TRUSTOR ("Grantor"): **SCOTT R. MCKAY AND COLLETTE MCKAY, HUSBAND AND WIFE** whose address is: **82 HAJEK RD, WASHOUGAL, WASHINGTON 98671**

TRUSTEE: Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102

BENEFICIARY ("Lender"): Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

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:  
Assessor's Property Tax Parcel Account Number(s): **01-05-05-0-0-0500-00**  
**SEE ATTACHED EXHIBIT A A PARCEL OF LAND SITUATED WITHIN THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON**

with the address of **82 HAJEK RD, WASHOUGAL, WASHINGTON 98671** and parcel number of **01-05-05-0-0-0500-00** together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all 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 **\$ 50,000.00** 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 **June 22, 2046**.

WADEED - short (06/2002) CDPv.1



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MC # 2006163062  
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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 2/7/1997 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.

6. **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.

☐ N/A Third Party Rider

☐ N/A Leasehold Rider

☐ N/A 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).

Grantor Scott R. McKay 0-23-06  
SCOTT R. MCKAY Date

Grantor Collette R. McKay 6-23-06  
COLLETTE MCKAY Date

Grantor \_\_\_\_\_ Date

Grantor \_\_\_\_\_ Date

Grantor \_\_\_\_\_ Date

Grantor \_\_\_\_\_ Date

WADEED - short (06/2002) CDPv.1



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Grantor

Date

Grantor

Date

**ACKNOWLEDGMENT:**

(Individual)

STATE OF WASHINGTON, COUNTY OF SKAMANIA } ss.

I hereby certify that I know or have satisfactory evidence that

**SCOTT R. MCKAY And COLLETTE MCKAY**

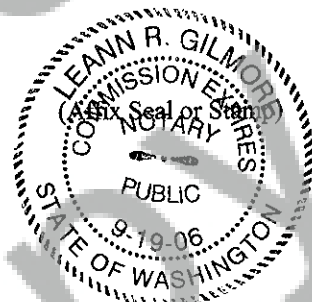
~~is~~ are the person(s) who appeared before me and said person(s) acknowledged that ~~he/she~~ they signed this instrument and acknowledged it to be ~~his/her~~ their free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: June 23, 2006

LeAnn R Gilmore  
(Signature)

LeAnn R Gilmore  
(Print name) **NOTARY PUBLIC**

My Appointment expires: 9-19-2006



## EXHIBIT A

Reference: 20061537100289

Account: 654-654-2713956-1998

### Legal Description:

A PARCEL OF LAND SITUATED WITHIN THE WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 5, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS: THE SOUTH 300 FEET OF THE NORTH 816 FEET OF SAID WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER. EXCEPTING THEREFROM THE EAST 300 FEET THEREOF. SUBJECT TO AND TOGETHER WITH AN EASEMENT FOR PRIVATE ROAD PURPOSES OVER THE WEST 30 FEET OF SAID WEST HALF OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER. TITLE TO SAID PREMISES IS VESTED IN SCOTT R. MCKAY AND COLLETTE MCKAY, HUSBAND AND WIFE BY DONALD WILMAN CAIN, WHO ACQUIRED TITLE AS DONALD CAIN, AS HIS SOLE AND SEPARATE PROPERTY DATED 6/10/2004 AND RECORDED 8/2/2004 AS INSTRUMENT NO. 2004153915.

