Doc # 2007165324
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Date: 03/16/2007 01:49P
Filed by: WELLS FARGO BANK
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$37.00

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DEED OF TRUST

Trustor(s) JANET WARITZ, WHO ACQUIRED TITLE AS JANET R. JOYCE, A SINGLE PERSON, AS TENANTS IN COMMON

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

Beneficiary Wells Fargo Bank, N.A., 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description 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 254 FEET; THENCE SOUTH 372 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE SOUTH 105 FEET; THENCE EAST 264 FEET TO THE EAST LINE OF SAID LOT 7; THENCE NORTH ALONG SAID EAST LINE 105 FEET; THENCE WEST 254 FEET TO THE INITIAL POINT. TITLE TO SAID PREMISES IS VESTED IN DENNIS A. WARITZ, A SINGLE PERSON, AND 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 101.

Assessor's Property Tax Parcel or Account Number 03-09-14-3-0-0502-00

Reference Numbers of Documents Assigned or Released

Reference: 20070227400091



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Prepared by: Wells Fargo Bank, N.A. MIKHAIL WHITE DOCUMENT PREPARATION 18700 NW WALKER RD #92 BEAVERTON, OREGON 97006 503-614-5677

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State of Washington
REFERENCE #: 20070227400091

Space Above This Line For Recording Data
Account number: 651-651-1302330-0XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Short Deed of Trust ("Security Instrument") is <u>FEBRUARY 20</u>, 2007 and the parties are as follows:

TRUSTOR ("Grantor"): JANET WARITZ, WHO ACQUIRED TITLE AS JANET R. JOYCE, A SINGLE PERSON, AS TENANTS IN COMMON whose address is: 3431 COOK UNDERWOOD RD, BINGEN, WASHINGTON 98605-9044

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): 03-09-14-3-0-0502-00

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 254 FEET; THENCE SOUTH 372 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIBED; THENCE SOUTH 105 FEET; THENCE EAST 264 FEET TO THE EAST LINE OF SAID LOT 7; THENCE NORTH ALONG SAID EAST LINE 105 FEET; THENCE WEST 254 FEET TO THE INITIAL POINT. TITLE TO SAID PREMISES IS VESTED IN DENNIS A. WARITZ, A SINGLE PERSON, AND 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 101.

WADEED – short (06/2002) CDPv.1

with the address of 3431 COOK UNDERWOOD RD, BINGEN, WASHINGTON 98605 and parcel number of 03-09-14-3-0-0502-00 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.

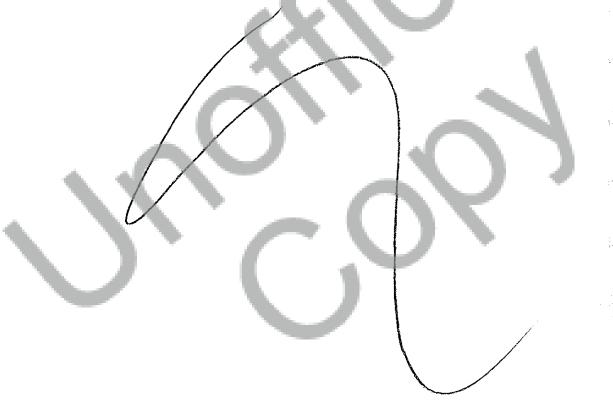
- 3. MAXIMUM OBLIGATION LIMIT AND SECURED DEBT. The total amount which this Security Instrument will secure shall not exceed \$65,000.00 together with all interest thereby accruing, as set forth in the promissory note, revolving line of credit agreement, contract, guaranty or other evidence of debt ("Secured 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 MARCH 02, 2037.
- 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).

Vanet Warts	2-20-07
Grantor JANET WARITZ	Date
Grantor	Date
Grantor	Date

Grantor	Date
Grantor	Date
Grantor	Date
Grantor	Date
Grantor	Date



For An Individual Acting In His/Her Own Right:	
State of ORDGON	
county of Hood River	
On this day personally appeared before me	
	(here insert the name of grantor or
grantors) to me known to be the individual, or individual,	iduals described in and who executed the within and
	e or they) signed the same as his (her or their) free and
	erein mentioned. Given under my hand and official se
this 20 day of Feb , 2007.	
Witness my hand and notarial seal on this the <u>QO</u>	day of Fab , 2007 Noune X Hrub Signature
[NOTARIAL SEAL]	Notacy Public - Dregon. Print Name: No Rine A Hinkle Notary Public
OFFICIAL SEAL NORINE A. HINKLE NOTARY PUBLIC - OREGON COMMISSION NO. 412650 MY COMMISSION EXPIRES JANUARY 27, 2011	

My commission expires: 1-27-2011