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P.O. Box 31557 MAC B6955-015
Billings, MT 59107-9900

DEED OF TRUST

Trustor(s) JANET WARITZ, AN UNMARRIED WOMAN, WHO ACQUIRED TITLE AS, JANET R. JOYCE, A SINGLE PERSON

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 THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: 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 EAST LINE 106 FEET; THENCE WEST 264 FEET TO THE INITIAL POINT. TOGETHER WITH 1977 WALDEMAR 70 X 28 MOBILE HOME, VEHICLE I.D. NO. 11808557. ABBREVIATED LEGAL: LOT 7, OREGON LUMBER CO. SUB, PLAT BK A, PG 29, BOOK 85, PG 187

Assessor's Property Tax Parcel or Account Number 03091430050200

Reference Numbers of Documents Assigned or Released

Reference: 20071707500448



Prepared by:
Wells Fargo Bank, N.A.
YSABEL SCHULD
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State of Washington
REFERENCE #: 20071707500448

Space Above This Line For Recording Data
Account number: 651-651-1837509-1XXX

SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Short Deed of Trust ("Security Instrument") is JULY 03, 2007 and the parties are as follows:
TRUSTOR ("Grantor"): JANET WARITZ, AN UNMARRIED WOMAN, WHO ACQUIRED TITLE AS, JANET R. JOYCE, A SINGLE PERSON 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): 03091430050200
THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: 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 EAST LINE 106 FEET; THENCE WEST 264 FEET TO THE INITIAL POINT. TOGETHER WITH 1977 WALDEMAR 70 X 28 MOBILE HOME, VEHICLE I.D. NO. 11808557. ABBREVIATED LEGAL: LOT 7, OREGON LUMBER CO. SUB, PLAT BK A, PG 29, BOOK 85, PG 187



with the address of 3431 COOK UNDERWOOD RD, BINGEN, WASHINGTON 98605 and parcel number of 03091430050200 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 \$ 100,000.00 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 JULY 03, 2047.
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).

Janet Waritz
Grantor **JANET WARITZ**

7/5/07
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 Oregon

County of Hood River

On this day personally appeared before me

Janet Waritz

(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this 5th day of July, 20 07.

Witness my hand and notarial seal on this the 5th day of July, 2007

[Signature]
Signature



[Signature]
Print Name: Steven Springer
Notary Public

My commission expires: Nov. 27th 2010

