Dec # 2008169215 Page 1 of 5 Date: 3/11/2008 10:54A Filed by: US RECORDINGS INC Filed & Recorded in Official Records of SKAMANIA COUNTY SKAMANIA COUNTY AUDITOR J MICHAEL GARVISON Fee: \$47.00

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Document Title(s) Deed of Trust

Grantor(s) DEAN M. BURK AND SANDRA A. BURK, HUSBAND AND WIFE

Grantee(s) U.S. Bank National Association N.D.

Legal Description LOT3 ROBERT C WHITAKER PTN 2 BK2 PTN PG 210 Assessor's Property Tax Parcel or Account Number 002052000060600 -s⇔eρα,.5 Reference Numbers of Documents Assigned or Released

44018146 State of Washington

- Space Above This Line For Recording Data -

# DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is .02/15/2008. 

## **GRANTOR:**

DEAN M. BURK AND SANDRA A. BURK, HUSBAND AND WIFE

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

### TRUSTEE:

U.S. Bank Trust Company, National Association 111 S.W. Fifth Avenue, Suite 3500 Portland, OR 97204

#### LENDER:

U.S. Bank, National Association N.D. 4355 17th Avenue S.W. Fargo, ND 58103

WASHINGTON - HOME EQUITY LINE OF CREDIT DEED OF TRUST (NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTY USED FOR AGRICULTURAL PURPASES ■ 1994 Wolters Kluwer Financial Services - Bankers Systems\* Form USBOCPSFDTWA 9/12/2006

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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, the following described property:

The real estate mortgage herein is described in Exhibit "A" which is attached hereto and hereby incorporated herein by reference.

The property is located in .601 Mathews	Rd SKAMANIA	t 601	Mathews		
(County)					
Rd	WASHOUGAL	Washington	98671		
(Address)	(City)		(ZIP Code)		

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 (all referred to as "Property").

- 3. MAXIMUM OBLIGATION LIMIT. The total principal amount secured by this Security Instrument at does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
- 4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
  - A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).)

Borrower's Name(s): DEAN M. BURK AND SANDRA A. BURK, HUSBAND AND

WIFE

Maturity Date: 02/16/2033 Note Date: 02/15/2008

Principal/Maximum 100,000.00

Line Amount:

- B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

  C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited
- by law, including, but not limited to, liabilities for overdrafts relating to any deposit account
- agreement between Grantor and Lender.

  D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

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	In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument.					
5.	MASTER FORM. By the delivery and execution of this Security Instrument, Grantor agrees that all provisions and sections of the Deed Of Trust master form (Master Form), inclusive, dated 01/18/2007.1:26 pm					
	SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1 and a copy of the provisions contained in the previously recorded Master Form.  2/15/08  August DEAN M. BURK (Date) (Signature) SANDRA A. BURK (Date)					
(Sign	ature) DEAN M. BURK (Date) (Signature) SANDRA A. BURK (Date)					
AC	KNOWLEDGMENT:					
	STATE OF Washington COUNTY OF Clark } ss.					
(Indivi	I certify that I know or have satisfactory evidence that  DEAN M. BURK AND SANDRA A. BURK, HUSBAND AND WIFE					
	is/are the individual(s) who appeared before					
	me, and said individual(s) acknowledged that she/he/they signed this instrument and acknowledged					
	it to be a free and voluntary act for the uses and purposes mentioned in the instrument					
	JOHn: "III					
	Notary Public in and for the State of Washington.					
	Residing At:					
	My notary Camas Wh					
	appointment expires:					
	Strender 19. 2004. 11. 7 11.11-19-08					
TC	REQUESTION RECONVEYANCE (Not to be completed with paid in full)					
Th	e undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes.					
tog	together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel this Deed of Trust, which is delivered hereby, and to reconvey, without warranty, all					
the	the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.					
;;; (A	uthorized Bank Signature) Date					
This	instrument was prepared by					
	t American					
	O Superior Avenue					
	e 210					
Clev	veland, OH 44114					

# ALL-PURPOSE ACKNOWLEDGEMENT

STATE OF	Washington	
COUNTY OF	Clark	
CUSTOMER NAME	Sandra Ann Burk	: & Dean M Burk
On <u>2/15/08</u> before n (DATE)		, a Notary Public,
personally appeared,	Sandra Ann Burk	·
	Dean M Burk	<u> </u>
	X // /	
personally known to	evidence to be the is/are subscribed acknowledged to executed the san capacity (ies), and signature(s) on the entity upon person(s) acted,  WITNESS my harmonic in the interval of the entity with the entity	the basis of satisfactory he person(s) whose name(s) d to the within instrument and o me that he/she/they me in his/her/their authorized and that by his/her/their the instrument the person(s), on behalf of the which the executed the instrument.  mand and official seal.
notary	- JOHNSON Public John Washington DONN CAPITES: My Commission Ex	ia I Shuson
State of Commission	Washington Donn,	A L. DOHMSON
11/19	12009 My Commission Ex	pires: November 19,209

#### EXHIBIT A

A PARCEL OF LAND LOCATED IN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER AND THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 20, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS:

LOT 3 OF THE ROBERT C. WHITAKER SHORT PLAT NUMBER 2, AS RECORDED IN BOOK 2 OF SHORT PLATS ON PAGE 210, SKAMANIA COUNTY RECORDS.

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO DEAN M. BURK AND SANDRA A. BURK, HUSBAND AND WIFE FROM TIM D. ELLIS AND MELANIE ELLIS, AS TENANTS IN COMMON BY DEED DATED 12/30/02 AND RECORDED 12/30/02 IN BOOK 234, PAGE 731 IN THE LAND RECORDS OF SKAMANIA COUNTY, WASHINGTON.

Permanent Parcel Number: 002052000060600 DEAN M. BURK AND SANDRA A. BURK, HUSBAND AND WIFE

601 MATHEWS ROAD, WASHOUGAL WA 98671 Loan Reference Number : 20080111320460 First American Order No: 13841540

Identifier: FIRST AMERICAN LENDERS ADVANTAGE



U44018146-02FB05

DEED OF TRUST

U\$ Recordings