AFN #2008169402 Recorded 03/28/08 at 03:31 PM DocType: TRST Filed by: SKAMANIA COUNTY TITLE COMPANY Page: 1 of 15 Auditor J. Michael Garvison Skamania

County, WA

Return To: First Tech Credit Union PO Box 2100 Beaverton, OR 97075

Assessor's Parcel or Account Number: 03-10-20-1-4-0101-00

Abbreviated Legal Description:

LOT 11. BLOCK 1, UNDERWOOD CREST ADDITION

[Include lot, block and plat or section, township and range]

Full legal description located on page xtwo 3.

Trustee: Chicago Title

5ctc 30327

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DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated March 27, 2008 together with all Riders to this document.
- (B) "Borrower" is

Larry Kessler and Karen Kessler,

husband and wife

Borrower is the trustor under this Security Instrument.

(C) "Lender" is First Tech Credit Union

WASHINGTON-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3048 1/01

-6(WA) (0012)

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Initials: LIK KK

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