

Return To:

M&T Bank  
5285 SW Meadows Road  
Suite 290  
Lake Oswego, OR 97035

Assessor's Parcel or Account Number: 03-10-03-0-0-0205-00  
Abbreviated Legal Description: Sub: NW 1/4 SEC 3 T3N R10E

[Include lot, block and plat or section, township and range]  
Trustee: First American Title

Full legal description located on page 3

Additional Grantees located on page 2

Sub 30301

[Space Above This Line For Recording Data]

## DEED OF TRUST

MIN100050300007209472

### 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 21, 2008, together with all Riders to this document.

(B) "Borrower" is Charles E Kitchin and Lori Kitchin, Husband and Wife

Borrower is the trustor under this Security Instrument.

(C) "Lender" is M&T Bank

12737250

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

12737250

Form 3048 1/01

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Initials: CEK  
ALL

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