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Document Title(s) Deed of Trust  
Grantor(s) STEPHEN J. CURLEY, A SINGLE PERSON

Grantee(s) U.S. Bank National Association N.D.  
Legal Description SEE ATTACHED EXHIBIT A PTN SEC 26 PTN SEC 29 T3N R10E  
Assessor's Property Tax Parcel or Account Number 03102000100200 WM  
Reference Numbers of Documents Assigned or Released Full legal pg. 4  
State of Washington \_\_\_\_\_ Space Above This Line For Recording Data \_\_\_\_\_  
ALS#: 44088943

**DEED OF TRUST**  
(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is 03/17/2008  
..... The parties and their addresses are:

GRANTOR:  
STEPHEN J. CURLEY, A SINGLE PERSON

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

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 10381 Cook Underwood Rd at .....  
 (County) SKAMANIA  
10381 Cook Underwood Rd, UNDERWOOD, Washington 98651  
 (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 any one time shall not exceed \$ 50,000.00. This limitation of amount 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): J. STEPHEN CURLEY

Note Date: 03/17/2008

Maturity Date: 03/16/2033

Principal/Maximum 50,000.00

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.

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 and recorded as Recording Number N/A or Instrument Number 2007164613 in Book N/A at Page(s) N/A in the SKAMANIA County, Washington, County Recorder's office are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument will be offered for record in the same county in which the Master Form was recorded.
6. 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.

*Stephen Curley* 3-17-08  
 (Signature) STEPHEN CURLEY (Date) (Signature) (Date)

ACKNOWLEDGMENT:

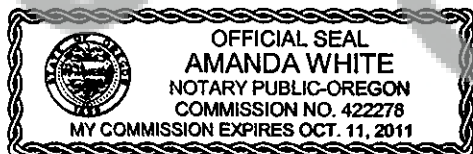
STATE OF Oregon, COUNTY OF Multnomah } ss.  
 (Individual) I certify that I know or have satisfactory evidence that .....  
STEPHEN CURLEY .....  
 ..... is/are the individual(s) who appeared before  
 me, and said individual(s) acknowledged that she/he/they signed this instrument and acknowledged  
 it to be a free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 3/17/08

(Seal)

*Amanda White*  
 Notary Public in and for the State of Washington,  
 Residing At: .....

My notary  
 appointment expires:  
 10/11/2011



This instrument was prepared by.....  
 First American  
 1100 Superior Avenue  
 Suite 210  
 Cleveland, OH 44114

EXHIBIT A

A PARCEL OF LAND WITHIN THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 20 AND THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 29, ALL IN TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

BEGINNING AT THE NORTHWEST CORNER OF LOT 2 OF MARTIN GROVE SHORT PLAT NUMBER 1, AS SHOWN ON THE PLAT THEREOF RECORDED IN BOOK 3 OF SHORT PLAT AT PAGE 30, RECORDS OF SAID COUNTY; THENCE SOUTH 89 DEGREES 49 MINUTES 56 SECONDS EAST 225 FEET ALONG THE NORTH LINE OF SAID LOT 2, EXTENDED EASTERLY; THENCE ALONG A LINE PARALLEL WITH THE WEST EDGE OF SAID LOT 2, 0 DEGREES 18 MINUTES 59 SECONDS WEST 140 FEET TO THE NORTH EDGE OF COOK-UNDERWOOD ROAD; THENCE WESTERLY ALONG SAID ROAD 225 FEET, MORE OR LESS, TO A POINT LYING SOUTH 0 DEGREES 18 MINUTES 59 SECONDS WEST OF THE NORTHWEST CORNER OF SAID LOT 2; THENCE ALONG THE WEST EDGE OF SAID LOT 2 NORTH 0 DEGREES 18 MINUTES 59 SECONDS EAST 140 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.

EXCEPT LOT 2 OF THE M. GROVE SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 30.

SITUATED IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON.

ABBRV LEGAL

PTN SEC 20 PTN SEC 29 T3N R10E WM

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO STEPHEN J. CURLEY, A SINGLE PERSON FROM ETHEL J. GROVE, A WIDOW BY DEED DATED 08/02/93 AND RECORDED 04/22/99 IN INSTRUMENT NO. 134928, IN THE LAND RECORDS OF SKAMANIA COUNTY, WASHINGTON.

14137948

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EXHIBIT A  
(continued)

Permanent Parcel Number: 03102000100200  
STEPHEN J. CURLEY, A SINGLE PERSON

10381 COOK UNDERWOOD ROAD, UNDERWOOD WA 98651  
Loan Reference Number : 20080531410010  
First American Order No: 14137948  
Identifier: FIRST AMERICAN LENDERS ADVANTAGE



**U44688943-01FB05**

DEED OF TRUST

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