AFN #2008169977 Recorded 05/22/08 at 11:03 AM DocType: TRST Filed by: FIRST AMERICAN TITLE INS Page: 1 of 6 Auditor J. Michael Garvison Skamania County, WA

WHEN RECORDED, RETURN TO: EQUITY LOAN SERVICES, INC. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING-FACT

02053230260200 LOTS 1-353-55 WASHOUGAL RIVERSIDE 14459828 TEACTS RE 80 BK A

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) FRED J LA RUE AND ELIZABETH J LA RUE WHO ACQUIRED TILTE AS, ELIZABETH LA RUE, HUSBAND AND WIFE

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 .

Assessor's Property Tax Parcel or Account Number 02053230260200

Reference Numbers of Documents Assigned or Released

WASHINGTON -- SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#1006v1 (2/16/08) (page 1 of 4 pages)

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After Recording Return To: Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
TONI FULTON, DOCUMENT PREPARATION
ONE HOME CAMPUS, MAC X2303-01W
DES MOINES, IOWA 50328-0001
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

10621

REFERENCE #: 20080927500309

Account number: 651-651-2495828-1XXX

DEFINITIONS

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated MAY 07, 2008, together with all Riders to this document.
- (B) "Borrower" is FRED J LA RUE AND ELIZABETH J LA RUE WHO ACQUIRED TILTE AS, ELIZABETH LA RUE, HUSBAND AND WIFE. Borrower is the trustor under this Security Instrument.
- (C) "Lender" is Wells Fargo Bank, N.A. Lender is a national bank organized and existing under the laws of the United States. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104.
- (D) "Trustee" is Wells Fargo Financial National Bank, 2324 Overland Ave, Billings, MT 59102.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated MAY 07, 2008. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, FIFTY THOUSAND AND 00/100THS Dollars (U.S. \$50,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after June 07, 2048.
- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
- (G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation

WASHINGTON – SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#1006v1 (2/16/08)

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principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

N/A Leasehold Rider	•	
N/A Third Party Rider	÷	
N/A Other(s) [specify]	N/A	

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated <u>June 14, 2007</u>, and recorded on <u>November 01, 2007</u>, as Auditor's File Number <u>4391327 DT</u> in Book <u>n/a</u> at Page <u>n/a</u> of the Official Records in the Office of the Auditor of <u>Clark</u> County, State of Washington.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County	of	Clar	·k:
[Type of Recording Jurisdiction]	[Name of Recording Jurisdiction]		
	- 7		~ \
which currently has the address of	9982 WASHOUGAL RIVER RD		
		[Street]	
WASHOUGAL	, Washington	98671	("Property Address"):
[City]		[Zip Code]	/

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

WASHINGTON – SHORT FORM OPEN-END SECURITY INSTRUMENT

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this document and a copy of the Master Form Deed of Trust.

Tred & Salue	(Seal)
FRED LA RUE	-Borrower
	2011
Chizabath I de	(Seal)
ELIZABETH J LA RUÉ	-Borrower
	$I \rightarrow 1$
T.	b // p .
For An Individual Acting In His/Her Own Right:	
State of WA	
2 21	
County of Cary	7
On this day personally appeared before me	
Fred J. La Rue a Elizabeth J. La Rue	
	e name of grantor or
grantors) to me known to be the individual, or individuals described in and who executed the second	
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 m his 14 day of 20 ox .	y nand and official seal
1115 (+ Kody 01 (4 (e))	75.1
Witness my hand and notarial seal on this the The day of May, 700	8
Signature	
Signatury	
[NOTARIAL SEAL]	3
Print Name: Nick Nowa	
Notary Public Notary Notary Public Notary Public Notary Public Notary Public Notary Public Notary Public Notary Notary Notary Notary Public Notary No	ic
Althission Etal.	
PUBLIC PUBLIC	
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PUBLIC	
W 4 1 28. 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
OF WASHING	

My commission expires: 4-28-2009

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EXHIBIT A

LOTS 1, 2, 3, 53, 54 AND 55 OF WASHOUGAL RIVERSIDE TRACTS ACCORDING TO THE OFFICIAL PLAT THEREOF RECORDED AT PAGE 80 OF BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON: EXCEPT THAT PORTION THEREOF LYING NORTHEASTERLY OF THE FOLLOWING DESCRIBED LINE: BEGINNING AT A POINT ON THE NORTHERLY LINE OF THE SAID LOT 53 SOUTH 43 DEGREES 04 MINUTES WEST 113 FEET FROM THE MOST NORTHERLY CORNER OF SAID LOT 53; THENCE PARALLEL TO THE NORTHEASTERLY LINE OF SAID LOT 53 SOUTHEASTERLY THROUGH SAID LOT 53 AND THENCE CONTINUING ON THE SAME COURSE TO INTERSECTION WITH THE SOUTH LINE OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 5 E.W.M.; AND EXCEPT THAT PORTION OF SAID LOTS LYING WITHIN THE FOLLOWING DESCRIBED TRACT: BEGINNING AT A POINT ON THE FOLLOWING DESCRIBED TRACT: BEGINNING AT A POINT ON THE SOUTH LINE OF THE SAID SECTION 32 EAST 350 FEET FROM THE SOUTHWEST CORNER OF SAID SECTION; THENCE NORTH AT A RIGHT ANGLE TO SAID SECTION LINE 50 FEET; THENCE WEST PARALLEL TO THE SOUTH LINE OF SAID SECTION 200 FEET; THENCE NORTH 75 FEET; THENCE WEST PARALLEL TO THE SOUTH LINES OF SAID SECTION 31 AND SECTION 32, TOWNSHIP 2 NORTH, RANGE 5 E.W.M., TO A POINT ON THE WEST LINE OF SAID LOT 1; THENCE ALONG THE WEST LINE OF SAID LOT 1 SOUTH 125 FEET TO THE SOUTH LINE OF SAID SECTION 31; THENCE EAST ALONG THE SOUTH LINES OF SAID SECTIONS 31 AND 32 TO THE POINT OF BEGINNING OF THE TRACT EXCEPTED. EXCEPTED COUNTY ROADS.

SITUATED IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON.

ABBRV. LEGAL:

LOTS 1-3 53-55 WASHOUGAL RIVERSIDE TRACTS PG 80 BK A

BEING ALL OF THAT CERTAIN PROPERTY CONVEYED TO FRED J. LARUE 14459828

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EXHIBIT A (continued)

AND ELIZABETH J. LARUE, HUSBAND AND WIFE FROM ANNA E. MCDANIELS, A WIDOW BY DEED DATED NOVEMBER 18, 1974 AND RECORDED SEPTEMBER 1, 1978 IN BOOK 75, PAGE 416 IN THE LAND RECORDS OF SKAMANIA COUNTY, WA.

Permanent Parcel Number: 02053230260200 FRED J. LARUE AND ELIZABETH J. LARUE, HUSBAND AND WIFE

9982 WASHOUGAL RIVER ROAD, WASHOUGAL WA 98671 Loan Reference Number : 20080927500309/10621 First American Order No: 14459828 Identifier: FIRST AMERICAN LENDERS ADVANTAGE

14459828

WA

FIRST AMERICAN ELS
OPEN END DEED OF TRUST