AFN #2009172631 Recorded 04/21/09 at 11:02 AM DocType: TRST Filed by: US RECORDINGS INC Page: 1 of 4 Auditor J. Michael Garvison Skamania County, WA

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Document Title(s) Deed of Trust
Grantor(s) See GRANTOR below
Grantee(s) U.S. Bank National Association ND
Legal Description State of Sec 32 T3N RSE WM
Assessor's Property Tax Parcel or Account Number 03082240050300, ENTIRE PROPERTY
Reference Numbers of Documents Assigned or Released

State of Washington

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75202343-

## DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is ... 03/31/2009.......

The parties and their addresses are:

## GRANTOR:

KARL WINNER AND SUSAN CAROL WINNER WHO ARE 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, a national banking association organized under the laws of the United States 111 SW Fifth Avenue Portland, OR 97204

LENDER:

U.S. Bank National Association ND, a national banking association organized under the laws of the United States 4325 17th Avenue SW Fargo, ND 58103

WASHINGTON - HOME EQUITY LINE OF CREDIT DEED OF TRUST (NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTYUSED FOR AGRICULTURALPURPOSES) © 1994 Wolters Klower Financial Services - Bankers Systems<sup>TM</sup> Form USBOCPSFDTWA 1/25/2008

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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:

See attached Exhibit "A"

The property is located inSKAMANIA.	COUNTY	at	********
Fu-Fu-fu-fu-fu-fu-fu-fu-fu-fu-fu-fu-fu-fu-fu	(County)		
52 POPLAR RD., STEVENSON			98648-6595
(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").

- 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): KARL WINNER and SUSAN CAROL WINNER

Principal/Maximum Line Amount: 175,000.00

Maturity Date: 04/15/2034 Note Date: 03/31/2009

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.

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.

KW (P

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	In the ever any subsections Instrumen	nt that Lender fails to prov quent security interest in the time.  t.	ne Grantor's princ	notice of the rig	int of rescission, hat is created by the	is Security				
5,	Instrument County Re	FORM. By the delivery and sections of the 01/18/2007	Deed Of Trust recorded as Record in the\$ incorporated into	master form rding Number in Book	(Master Form)  Countern, this Security	y, inclusive, da or ty, Washingto Instrument This				
6. SIGNATURES: By signing below, Grantor agrees to the terms and covenants contained in this Section 1.										
	Instrumen	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								
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	*****				individual(s) who	o appeared before	;			
	me,	and said individual(s) ack	nowledged that sh	e/he/they signed	d this instrument a	and acknowledged	1			
		be a free and voluntary ac	t for the uses and	purposes menti	ioned in the instru	ment.				
	Date	<sub>ed</sub> :C3-31-3009	(Seal)		otary Public in and for t	the State of Washington	), 			
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Prepared By: Southwest Financial Services, Ltd. 537 E Pete Rose Way, STE 300 Cincinnati, OH 45202 OFFICIAL SEAL
MELISSA BUEHLER
NOTARY PUBLIC - OREGON
COMMISSION NO. 429897
MY COMMISSION EXPRES AIN 15, 2012

## EXHIBIT "A" LEGAL DESCRIPTION

Account #: 14557224

Index #:

Order Date: 02/26/2009

Reference: 20090571728130

Parcel #: 03082240050300

Name: KARL WINNER SUSAN CAROL WINNER

Deed Ref: 118/767

SITUATED IN SKAMANIA COUNTY, WASHINGTON: A PARCEL OF LAND SITUATED IN THE SOUTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE W.M., COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOT 2 OF GLADYS GRENIA SHORT PLAT, RECORDED IN BOOK 1 OF SHORT PLATS, PAGE 48, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 118, PAGE 767, OF THE SKAMANIA COUNTY, WASHINGTON RECORDS.



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