AFN #2009173277 Recorded 07/06/09 at 03:14 PM DocType: TRST Filed by: WELLS FARGO BANK Page: 1 of 5 Auditor J. Michael Garvison Skamania County, WA

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

# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) MATT HANSON AND STACI HANSON, 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 THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: A TRACT OF LAND IN SECTION 22, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: LOT 4 OF THE BRONSON SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 202, SKAMANIA COUNTY RECORDS.

Assessor's Property Tax Parcel or Account Number 03102200017300

Reference Numbers of Documents Assigned or Released

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT

(page 1 of 5 pages)

HCWF#1006v1 (11/15/2008)

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This instrument prepared by:
Wells Fargo Bank, N.A.
STEVE DELA CALZADA, DOCUMENT PREPARATION
2202 W. ROSE GARDEN LANE
PHOENIX, ARIZONA 85027
866-452-3913

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# SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20090713382233

Account number: 650-650-9245408-1XXX

## **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 JUNE 09, 2009, together with all Riders to this document.
- (B) "Borrower" is MATT HANSON AND STACI HANSON, 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 JUNE 09, 2009. 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, EIGHTY-TWO THOUSAND NINE HUNDRED FIFTY AND 00/100THS Dollars (U.S. \$82,950.00) plus interest. Borrower

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#1006v1 (11/15/2008)

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has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after July 09, 2049.

- (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 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		$( \Lambda$
N/A Other(s) [specify]	N/A	7 // 1

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated June 14, 2007, and recorded on July 12, 2007, as Auditor's File Number 2007166850 in Book n/a at Page n/a of the Official Records in the Office of the Auditor of Skamania 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	Skamania	
Type of Recording Jurisdiction		Name of Recording Jurisdiction	

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: A TRACT OF LAND IN SECTION 22, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS: LOT 4 OF THE BRONSON SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 202, SKAMANIA COUNTY RECORDS.

which currently has the address of		32 LUPINE LANE	
and property of		[Street]	
UNDERWOOD	, Washington	98651	("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

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#1006v1 (11/15/2008)

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Troperty." The Property shall also include any additional property described in Section 20 of the Master Form 4 ted of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has right to grant and convey the Property and that the Property is unencumbered, except for encumbrances 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.

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.

MATT HANSON

-Borrower

STACTHANSON

Borrower

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For An Individual Acting In His/Her Own Right: State of Washington
County of Klick fat
On this day personally appeared before me Matt Hanson and Staci Hanson
(here insert the name of grantor or grantors) to me known to be the individual, or individuals described in and who executed the within and 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 my hand and official seal this 11 day of 1, 2009.
Witness my hand and notarial seal on this the 11 day of June 2009
North Name:  Notary Public
Hali Bad  Print Name:  Notary Public  Notary Public  Notary Public  Notary Public

My commission expires: 10-25-2009