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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 See attached Exhibit "A"
Assessor's Property Tax Parcel or Account Number 03101500100400, ENTIRE PROPERTY
Reference Numbers of Documents Assigned or Released

State of Washington

Space Above This Line For Recording Data

76032769

DEED OF TRUST
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is 10/08/2009
..... The parties and their addresses are:

GRANTOR:

BLAIR SIMPSON AND NICOLE LIGON, 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

BS

(page 1 of 3)
NL

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 in ..SKAMANIA COUNTY..... at
(County)
..231.NEWELL RD.BOX.248..UNDERWOOD....., Washington98651-0248...
(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 \$100,000.00..... 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): NICOLE LIGON
Principal/Maximum Line Amount: 100,000.00
Maturity Date: 10/01/2034
Note Date: ~~10/08/2009~~ 10-7-2009
 - 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.
 - 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 and recorded as Recording Number or Instrument Number 2007164612 in Book at Page(s) 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.

Nicole Ligon 10/18/09 *Blair Simpson* 10/18/09
 (Signature) NICOLE LIGON (Date) (Signature) BLAIR SIMPSON (Date)

ACKNOWLEDGMENT:

STATE OF Oregon COUNTY OF Hood River } ss.
 (Individual) I certify that I know or have satisfactory evidence that
BLAIR SIMPSON AND NICOLE LIGON, WHO ARE HUSBAND AND WIFE

..... 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.

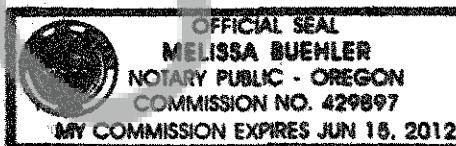
Dated: 10/18/2009

(Seal)

Melissa Buehler
 Notary Public in and for the State of ~~Washington~~ Oregon
 Residing At:

1309 12th St
Hood River OR 97031
Melissa Buehler

My notary
 appointment expires:
June 15th 2012



Prepared By:
 Southwest Financial Services, Ltd.
 537 E Pete Rose Way, STE 300
 Cincinnati, OH 45202

EXHIBIT "A" LEGAL DESCRIPTION

Page: 1 of 2

Account #: 15158735
 Order Date : 09/15/2009
 Reference : 20092581057210
 Name : NICOLE LIGON
 Deed Ref : 2009173865

Index #:

Parcel #: 03101500100400

SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON:

A PARCEL OF LAND IN THE WEST HALF OF THE SW 1/4 OF SECTION 15, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE W.M. IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

COMMENCING AT THE POINT OF BEGINNING WHICH IS ON THE NORTH LINE OF SAID WEST HALF OF THE SW 1/4 SOUTH 88 DEG. 25' 24" EAST A DISTANCE OF 731.75 FT FROM A LAWSON BRASS CAP MONUMENTING THE WEST 1/4 OF SAID SECTION 15; THENCE SOUTH 88 DEG. 25' 24" EAST ALONG SAID NORTH LINE, A DISTANCE OF 629.85 FT TO THE NE CORNER OF SAID WEST HALF OF THE SW 1/4; THENCE SOUTH 01 DEG. 50' 11" WEST ALONG THE EAST LINE OF SAID WEST HALF OF THE SW 1/4, A DISTANCE OF 666.13 FEET TO THE CENTERLINE OF SKAMANIA COUNTY LOVE RD EASEMENT; THENCE SOUTH 34 DEG. 33' 49" WEST ALONG SAID CENTERLINE, A DISTANCE OF 210.01 FT TO THE BEGINNING OF A CURVE HAVING A RADIUS OF 213.28 FT AND A CENTRAL ANGLE OF 31 DEG. 30' 46" AND BEING SUBTENDED BY A CHORD WHICH BEARS SOUTH 51 DEG. 40' 46" WEST 115.83 FT; THENCE SW ALONG SAID CURVE A DISTANCE OF 117.30 FT TO A POINT OF CUSP ON A CURVE, FROM WHICH THE RADIUS POINT BEARS SOUTH 31 DEG. 56' 25" EAST; THENCE SW A DISTANCE OF 97.20 FEET ALONG THE ARC OF SAID CURVE HAVING A RADIUS OF 216.69 FEET AND A CENTRAL ANGLE OF 25 DEG. 42' 05" TO THE NORTH LINE OF A TRACT DEEDED TO THE US RECORDED IN BOOK 64, PAGE 815, SKAMANIA COUNTY RECORDS; THENCE NORTH 88 DEG. 26' 27" WEST ALONG SAID TRACT BOUNDARY, A DISTANCE OF 17.67 FT; THENCE SOUTH 54 DEG. 48' 03" WEST A DISTANCE OF 31.53 FT; THENCE SOUTH 54 DEG. 48' 03" WEST, A DISTANCE OF 38.57 FEET; THENCE SOUTH 55 DEG. 08' 03" WEST, A DISTANCE OF 46.10 FT; THENCE SOUTH 40 DEG. 04' 23" WEST, A DISTANCE OF 44.30 FEET; THENCE SOUTH 00 DEG. 24' 07" EAST, A DISTANCE OF 45 FT; THENCE SOUTH 15 DEG. 30' 07" EAST, A DISTANCE OF 42.20 FT TO A POINT IN SKAMANIA COUNTY NEWELL ROAD; THENCE CONTINUING NORTH 78 DEG. 26' 13" EAST ALONG SAID TRACT BOUNDARY AND WITHIN SAID NEWELL RD RIGHT OF WAY 48.40 FT; THENCE SOUTH 82 DEG. 16' 02" EAST, A DISTANCE OF 49.90 FT; THENCE SOUTH 48 DEG. 43' 17" EAST, A DISTANCE OF 50.30 FT; THENCE SOUTH 31 DEG. 43' 22" EAST, A DISTANCE OF 71.5 FT; THENCE SOUTH 07 DEG. 54' 07" EAST, A DISTANCE OF 29.71 FT TO THE SW CORNER OF SAID TRACT AND THE CENTERLINE OF SAID NEWELL ROAD RIGHT OF WAY; THENCE CONTINUING SOUTH 07 DEG. 22' 21" EAST ALONG SAID NEWELL RD CENTERLINE 695.87 FEET TO THE NORTH LINE OF SKAMANIA COUNTY COOK-UNDERWOOD RD; THENCE NORTH 62 DEG. 47' 00" WEST ALONG SAID NORTH LINE A DISTANCE OF 374.01 FEET TO THE BEGINNING OF A CURVE TANGENT TO SAID LINE NORTH LINE; THENCE NW A DISTANCE OF 255.26 FT ALONG THE CURVE HAVING A RADIUS OF 1175.92 FT AND A CENTRAL ANGLE OF 12 DEG. 26' 15" ; THENCE NORTH 01 DEG. 00' 11" EAST A DISTANCE OF 702.99 FEET TO THE CENTERLINE OF SAID NEWELL RD RIGHT OF WAY; THENCE CONTINUING NORTH 01 DEG. 50' 11" EAST A DISTANCE OF 1279.71 FT, MORE OR LESS TO THE POINT OF BEGINNING.

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.



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Page: 2 of 2

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BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 2009173865,
OF THE SKAMANIA COUNTY, WASHINGTON RECORDS.



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6601 10/22/2009 76032707/1

