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ATI#

201007120941

SHORT FORM OPEN-END DEED OF TRUST

**Trustor(s) MICHAEL L. NAVOLYNSKI AND MINDY L. NAVOLYNSKI, 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 ABB. LEGAL DESC. #408 SECTION 32, TOWNSHIP 2, RANGE 5,
FULL LEGAL ON PAGE 2.**

Assessor's Property Tax Parcel or Account Number 02053220040000

Reference Numbers of Documents Assigned or Released



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This instrument prepared by:
Wells Fargo Bank, N.A.
CAROL A DUKE, DOCUMENT PREPARATION
1 HOME CAMPUS
DES MOINES, IOWA 50328
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20101827900091

Account number: 651-651-2936045-1XXX

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 AUGUST 16, 2010, together with all Riders to this document.

(B) "Borrower" is MICHAEL L. NAVOLYNSKI AND MINDY L. NAVOLYNSKI, 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 AUGUST 16, 2010. 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, TWENTY-SIX THOUSAND AND 00/100THS Dollars (U.S. \$26,000.00) plus interest. Borrower has promised to pay this debt

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

(page 2 of 5 pages)



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in Periodic Payments and to pay the debt in full not later than **seven (7) calendar days after September 16, 2050.**

(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]:

☐ Leasehold Rider

☐ Third Party Rider

☐ Other(s) [specify] _____ N/A

(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]

ABB. LEGAL DESC. #408 SECTION 32, TOWNSHIP 2, RANGE 5, FULL LEGAL ON PAGE 2.

which currently has the address
of _____

1331 HUCKINS-BUHMANN

[City] Washington [Street] **98671** ("Property Address"):
[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.

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.

Michael L Navolynski
MICHAEL L NAVOLYNSKI

-Borrower

Mindy L Navolynski
MINDY L NAVOLYNSKI

-Borrower



For An Individual Acting In His/Her Own Right:

State of Washington

County of Clark

On this day personally appeared before me

Michael L. Navolynski and Mindy L Navolynski
(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 16 day of August, 2010.

Witness my hand and notarial seal on this the 16 day of August, 2010

Marissa N Wallin
Signature

[NOTARIAL SEAL]

Print Name: Marissa N Wallin
Notary Public

My commission expires: 4.17.2011

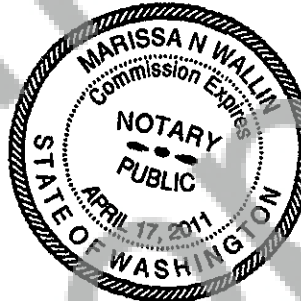


EXHIBIT A

Reference: 20101827900091

Account: 651-651-2936045-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAMANIA: THAT PORTION OF THE WEST HALF OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF THE NORTHWEST QUARTER OF SECTION 32, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, AND RUNNING THENCE NORTH 1 DEGREES 38 MINUTES 44 SECONDS WEST ALONG THE WEST LINE OF SAID NORTHWEST QUARTER, 660.00 FEET TO THE NORTHWEST CORNER OF THAT TRACT CONVEYED TO EUGENIA RITCHEY UNDER AUDITOR'S FILE NO. 89838, BOOK 77, PAGE 457; THENCE SOUTH 81 DEGREES 56 MINUTES 19 SECONDS EAST ALONG THE NORTH LINE OF SAID RITCHEY TRACT, 265.00 FEET; THENCE SOUTH 1 DEGREES 38 MINUTES 44 SECONDS EAST, PARALLEL WITH THE WEST LINE OF SAID NORTHWEST QUARTER, 909.71 FEET TO THE CENTERLINE OF BUHMAN ROAD; THENCE NORTHWESTERLY ALONG SAID CENTERLINE FOLLOWING THE ARC OF A CURVE TO THE LEFT HAVING A RADIUS OF 714.43 FEET, THROUGH A CENTRAL ANGLE OF 26 DEGREES 45 MINUTES 36 SECONDS AN ARC DISTANCE OF 333.67 FEET TO THE WEST LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 32, THE LONG CHORD OF SAID CURVE BEARS NORTH 57 DEGREES 11 MINUTES 18 SECONDS WEST, A DISTANCE OF 330.57 FEET; THENCE NORTH 4 DEGREES 04 MINUTES 47 SECONDS EAST ALONG THE WEST LINE OF SAID SOUTHWEST QUARTER, 85.24 FEET TO THE POINT OF BEGINNING. ABB. LEGAL DESC. #408 SECTION 32, TOWNSHIP 2, RANGE 5, FULL LEGAL ON PAGE 2. PARCEL ID 02053220040000

