

After recording, return recording  
information to:

American Title, Inc.  
PO Box 641010  
Omaha, NE 68164-1010

**SHORT FORM OPEN-END DEED OF TRUST**

201006220342

Trustor(s) JANET R. WARITZ, A SINGLE PERSON

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 A PORTION OF LOT 7 OREGON LUMBER SUB

Full Legal on Page 6

Assessor's Property Tax Parcel or Account Number 03-09-14-3-0-0502-00

Reference Numbers of Documents Assigned or Released

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



(page 1 of 5 pages)

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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.  
WELLS FARGO BANK, N.A., DOCUMENT PREPARATION  
1801 PARKVIEW DR #N9160-01M  
SHOREVIEW, MINNESOTA 55126-5030  
800-580-2195

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## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20101679800021

Account number: 650-650-9863283-1XXX

### 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 18, 2010, together with all Riders to this document.
- (B) "Borrower" is JANET R. WARITZ, A SINGLE PERSON. 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 18, 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, TEN THOUSAND AND 00/100THS Dollars (U.S. \$10,000.00) plus interest. Borrower has promised to pay this debt

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in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after September 18, 2035.

(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 16, 2007, as Auditor's File Number 1071607 in Book n/a at Page n/a of the Official Records in the Office of the Auditor of Klickitat 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 Klickitat :  
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

#### A PORTION OF LOT 7 OREGON LUMBER SUB

which currently has the address  
of

3431 COOK UNDERWOOD RD

COOK, Washington 98605 ("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

WASHINGTON - SHORT FORM OPEN-END SECURITY INSTRUMENT

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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.

Janet R Waritz 8/18/10  
JANET R. WARITZ -Borrower

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For An Individual Acting In His/Her Own Right:

State of Washington

County of Skamania

On this day personally appeared before me

Janet K. Waritz (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 18<sup>th</sup> day of August, 20 10.

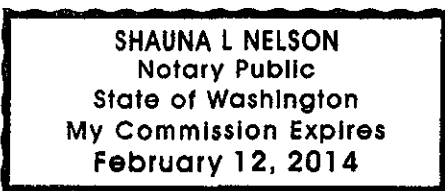
Witness my hand and notarial seal on this the 18<sup>th</sup> day of August, 2010

Janet K. Waritz  
Signature

Sh

Print Name: Shauna L. Nelson  
Notary Public

[NOTARIAL SEAL]



My commission expires: 02-12-2014



**EXHIBIT "A"**

A TRACT OF LAND LOCATED IN LOT 7 OF OREGON LUMBER COMPANY SUBDIVISION  
ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD AT PAGE 29 OF  
BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS  
FOLLOWS:

BEGINNING AT THE NORTHEAST CORNER OF THE SAID LOT 7; THENCE ALONG THE NORTH  
LINE OF SAID LOT 7 WEST 264 FEET; THENCE SOUTH 372 FEET TO THE INITIAL POINT OF  
THE TRACT HEREBY DESCRIBED; THENCE SOUTH 106 FEET; THENCE EAST 264 FEET TO  
THE EAST LINE OF SAID LOT 7; THENCE NORTH ALONG SAID EAST LINE 106 FEET; THENCE  
WEST 264 FEET TO THE INITIAL POINT.

ABBREVIATED LEGAL:

A PORTION OF LOT 7 OREGON LUMBER SUB

SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR  
MINERAL RIGHTS OF RECORD, IF ANY.

ASSESSORS PARCEL NUMBER: 03-09-14-3-0-0502-00

ATI ORDER NUMBER: 201006220342

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