AFN #2011179191 Recorded 10/06/2011 at 11:36 AM DocType: TRST Filed by: AMERICAN TITLE INC Page: 1 of 6 Auditor Timothy O. Todd Skamania County, WA

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# SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) WAYNE M. MATHESON, III AND SUZAN M. MATHESON, 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 ABBREVIATED LEGAL: LOT 1 ROSENBACH'S CORNER BK B PG 40. APN: 03-08-21-2-0-2905-00 MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number 03-08-21-2-0-2905-00

Reference Numbers of Documents Assigned or Released

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

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After Recording Return-To: Wells Fargo Bank, N.A. Attn Document Mgt. P.O. Bax 31557 MAC B0055-013 Willings, MT 59107-9900

This instrument prepared by:
Wells Fargo Bank, N.A.
RICHARD FOSTER, DOCUMENT PREPARATION
11601 N. Black Canyon Hwy
Phoenix, ARIZONA 85029
866-537-8489

## [Space Above This Line For Recording Data]

## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20112387500077

Account number: 682-682-0575445-1XXX

#### **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 <u>SEPTEMBER 16, 2011</u>, together with all Riders to this document.
- (B) "Borrower" is <u>WAYNE M. MATHESON, III AND SUZAN M. MATHESON, HUSBAND AND WIFE</u>. 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 <u>SEPTEMBER 16, 2011</u>. 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, <u>TWENTY-FIVE THOUSAND AND 00/100THS</u> Dollars (U.S. \$25,000.00) plus interest. Borrower has

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N/A Leasehold Rider

promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after October 16, 2051.

- (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 Third Party Rider			
N/A Other(s) [specify]		N/A	177
(I) "Master Form Deed of Trust" me recorded on <u>July 12, 2007</u> , as Audito Records in the Office of the Auditor of	or's File Number 200	07166850 in Book <u>r</u>	Trust dated June 14, 2007, and 1/a at Page n/a of the Official
TRANSFER OF RIGHTS IN THE PRO	OPERTY		)
renewals, extensions and modifications when no indebtedness is currently secucovenants and agreements under this S irrevocably grants and conveys to Trus in the	s of the Debt Instrument of the Security ecurity Instrument and tee, in trust, with pow	nent, including any f Instrument; and (ii) ad the Debt Instrume wer of sale, the follow	the performance of Borrower's nt. For this purpose, Borrower ving described property located
County [Type of Recording Jurisdiction]	of	ame of Recording Ju	Skamania riediction
ABBREVIATED LEGAL: LOT 1 ROMORE PARTICULARLY DESCRIBED Which currently has the address of	OSENBACH'S COR BED IN THE ATTAC	NER BK B PG 40. A	APN: 03-08-21-2-0-2905-00
CARSON	Washington	[Street]	("Property Address")

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

[Zip Code]

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

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[City]

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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.

Way & M. Matheson, III

-Borrower

-Borrower

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For An Individual Acting In His/Her Own Right:
State of Oregon

County of Multipopual

On this day personally appeared before me

Wathern, III and Suzan M Mathern

(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 September, 2011

Witness my hand and notarial seal on this the 16 day of September, 2011

Notary Public



My commission expires: 11.20.2011

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### EXHIBIT A

Reference: 20112387500077

Account: 682-682-0575445-1998

## **Legal Description:**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: LOT 1 OF ROSENBACH'S CORNER, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN BOOK B OF PLATS, AT PAGE 40 IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. ABBREVIATED LEGAL: LOT 1 ROSENBACH'S CORNER BK B PG 40. APN: 03-08-21-2-0-2905-00

