AFN #2011179387 Recorded 11/02/2011 at 11:44 AM DocType: TRST Filed by: INDECOMM GLOBAL SERVICES Page: 1 of 4 Auditor Timothy O. Todd Skamania County, WA

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Document Title(s) Grantor(s) Grantee(s) U.S. Bank National Association ND Legal Description PTN of El/2 of SE 14, S 22, T2N, R6E, wm Skamania Assessor's Property Tax Parcel or Account Number 02062200120000 Cty Reference Numbers of Documents Assigned or Released _ State of Washington _ Space Above This Line For Recording Data 77356175 **DEED OF TRUST** (With Future Advance Clause) The date of this Deed of Trust (Security Instrument) is10/11/2011 1. DATE AND PARTIES. The parties and their addresses are:

GRANTOR: PAUL W. SCOTT AND CHERYL D. SCOTT, HUSBAND AND WIFE

If checked, refer to the attached Addendum incorporated herein, for additional Grantors, their signatures and acknowledgments.

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

WASHINGTON - HOME EQUITY LINE OF CREDIT DEED OF TRUST (NOT FOR FNMA, FHLMC, FHA OR VA USE; NOT FOR USE WITH PROPERTYUSED FOR AGRICULTURALPURPOSES) TM Form USBOCPSFDTWA 9/14/2009 © 1994 Wolters Kluwer Financial Services - Bankers Systems

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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 inSKAMANIA.:	COUNTY. at		
• • •	(County)	7 1	
.92 HALL.RD.,.STEVENSON		Washington	98648-6051
(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").

- 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).)

maturity date of such debt(s).)
Borrower(s): PAUL SCOTT and CHERYL SCOTT
Principal/Maximum Line Amount: 100,000.00

Maturity Date: 10/10/2036 Note Date: 10/11/2011

- 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.
- 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.

TM Form USBOCPSFDTWA 9/14/2009

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	In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequen 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
6.	OTHER TERMS. Mortgage Rider - Escrow for Taxes and Insurance. If checked, the covenants and agreements of the Mortgage Rider - Escrow for Taxes and Insurance is incorporated into and supplement and amend the terms of this Security Instrument.
7.	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.
(Sign	Jaul W. Scott 10-11-11 (hery) D. Scott 10-11-11 (Date) PAUL W. SCOTT (Date)
AC	STATE OF Was Nington, COUNTY OF Clark I certify that I know or have satisfactory evidence that PAUL W. SCOTT AND CHERYL D. SCOTT, 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
L	it to be a free and voluntary act for the uses and purposes mentioned in the instrument Dated: Notary Public in any for the state of Washington, Residing At:
``	My notary appointment expires: 8/1/15
	Notary Public State of Washington
Soi 537	pared By: withwest Financial Services, Ltd. ZE Pete Rose Way, STE 300 cinnati, OH 45202

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EXHIBIT "A" LEGAL DESCRIPTION

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Account #: 20152906

Order Date: 10/01/2011

Reference: 20112731601251

Name: PAUL SCOTT CHERYL SCOTT

Deed Ref: 109/843

Index #:

Parcel #: 02062200120000

SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, TO-WIT: THAT PORTION OF THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 22, TOWNSHIP 2 NORTH, RANGE 6 EAST OF THE WILLAMETTE MERIDIAN, WHICH LIES EASTERLY OF WOODARD CREEK AS THE CHANNEL OF SAID CREEK RUNS AS OF NOVEMBER 1, 1977; EXCEPT ANY PORTION THEREOF DESIGNATED AS TRACT 6 OF COLUMBIA RIVER ESTATES.

ABBREVIATED LEGAL PTN OF E1/2 OF SE 1/4, SECTION 22, T2N, R6E, WM, SKAMANIA COUNTY

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.

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 109, PAGE 843, OF THE SKAMANIA COUNTY, WASHINGTON RECORDS.

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