AFN #2012179892 Recorded 01/23/2012 at 01:11 PM DocType: TRST Filed by: AMERICAN TITLE INC Page: 1 of 6 Auditor Timothy O. Todd Skamania County, WA

AFTER RECORDING, RETURN TO:
AMERICAN TITLE, INC.
P.O. BOX 641010
OMAHA, NE 68164-1010
ATI# 2011/140893

SHORT FORM DEED OF TRUST

Trustor(s) SHELLEY M. MURRAY AND STERLING J. MURRAY, WIFE AND HUSBAND

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: E 1/4, WILLAMETTE MERIDIAN, SE 1/4, SE 1/4, 34-2-5E MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A

Assessor's Property Tax Parcel or Account Number 02-05-34-0-0-0910-00

Reference Numbers of Documents Assigned or Released

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT

(page 1 of 5 pages)

AFN #2012179892 Page: 2 of 6

After Recording Return To: 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.
GLORIA GONZALES, DOCUMENT PREPARATION
11601 N. Black Canyon Hwy
Phoenix, ARIZONA 85029
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

REFERENCE #: 20113117800020

Account number: 682-682-0687154-0XXX

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>DECEMBER 21, 2011</u>, together with all Riders to this document.
- (B) "Borrower" is SHELLEY M. MURRAY AND STERLING J. MURRAY, WIFE AND HUSBAND. 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.

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT HCWF#1008v1 (11/15/2008)

(page 2 of 5 pages)

HCWF#1008v1 (11/15/2008)

- (E) "Debt Instrument" means the promissory note signed by Borrower and dated <u>DECEMBER 21, 2011</u>. The Debt Instrument states that Borrower owes Lender <u>TWENTY THOUSAND AND 00/100THS</u> Dollars (U.S. \$20,000.00) plus interest. Borrower has promised to pay this debt in one or more regular Periodic Payments and to pay the debt in full not later than seven (7) calendar days after <u>DECEMBER 20, 2016</u>.
- (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 Leasehold Rider		
N/A Third Party Rider		
N/A Other(s) [specify]	N/A	

(I) "Master Form Deed of Trust" means the Master Form Deed of Trust dated <u>June 14, 2007</u>, and recorded on <u>July 12, 2007</u>, as Auditor's File Number <u>2007166849</u> in Book <u>n/a</u> at Page <u>n/a</u> of the Official Records in the Office of the Auditor of <u>Skamania</u> County, State of Washington.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Debt 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]
ABBREVIATED LEGAL: E 1/4, V PARTICULARLY DESCRIBED I	WILLAMETTE MERIDIAN, SE 1/4, SE 1/4, 34-2-5E MORE N THE ATTACHED EXHIBIT A
which currently has the address of	42 FOGGY RIDGE ROAD
	[Street]

98671

[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.

Washington

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT HCWF#1008v1 (11/15/2008)

(page 3 of 5 pages)

("Property Address"):

HCWF#1008V1 (11/15/2008)

WASHOUGAL

[City]

AFN #2012179892 Page: 4 of 6

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.

STERLING J MORRAY

12-21-11

-Borrower

SHELLEY M MURRAY

-Borrower

WASHINGTON - SHORT FORM CLOSED-END SECURITY INSTRUMENT HCWF#1008v1 (11/15/2008)

(page 4 of 5 pages)

•	
	For An Individual Acting In His/Her Own Right: State of Washington
•	County of Clark
	On this day personally appeared before me

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 21st day of December, 20 11.

Witness my hand and notarial seal on this the 21th day of December, 2011

Emeralda Harting Signature

ESHERALDA MARTINE?
Print Name:

Notary Public

PUBLIC SEAL

AFN #2012179892 Page: 5 of 6

My commission expires: <u>02-11-2015</u>

WASHINGTON – SHORT FORM CLOSED-END SECURITY INSTRUMENT HCWF#1008v1 (11/15/2008)

(page 5 of 5 pages)

AFN #2012179892 Page: 6 of 6

EXHIBIT A

Reference: 20113117800020

Account: 682-682-0687154-0001

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, TOGETHER WITH ALL AFTER ACQUIRED OF THE GRANTOR (S) HEREIN:TRACT OF LAND LOCATED IN THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 2 NORTH, RANGE 5 EAST QUARTER OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:LOT 2 OF THE J.T. SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 265, SKAMANIA COUNTY RECORDS. ABBREVIATED LEGAL: E 1/4, WILLAMETTE MERIDIAN, SE 1/4, SE 1/4, 34-2-5E



1/1