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021072294-000433698

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When Recorded Return To:

Document Title(s): Deed of Trust

Grantor(s): See GRANTOR below

Grantee(s): U.S. Bank National Association ND

Legal Description: NW 28-02-05E, see page 4

Assessor's Property Tax Parcel or Account Number: 02052820010700

Reference Numbers of Documents Assigned or Released:

ABBEV LEGAL: NW SEC 28, T2N, RANGE 5 EAST, WILLAMETTE MERIDIAN  
State of Washington Space Above This Line For Recording Data

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**DEED OF TRUST**  
(With Future Advance Clause)

1. **DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is ...07/20/2012.....  
..... The parties and their addresses are:

**GRANTOR:**

CLIFF NUTTING AND LORI L. NUTTING, HUSBAND AND WIFE

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

**TRUSTEE:**

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

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:  
NW 28-02-05E

The property is located in SKAMANIA COUNTY at .....  
(County)  
382 HOMBRE ST. WASHOUGAL, Washington 98671-7230..  
(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").

3. **MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$ 77,500.00..... This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.
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. *(When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)*  
Borrower(s): LORI NUTTING and CLIFFORD NUTTING  
Principal/Maximum Line Amount: 77,500.00  
Maturity Date: 07/21/2027  
Note Date: 07/20/2012
  - 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 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.
  - 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.

BN (page 2 of 3) JN

This Security Instrument will not secure any other debt if Lender fails to give any required notice of the right of rescission.

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 .....01/18/2007..... and recorded as Recording Number ..... or Instrument Number .2007164613..... in Book ..... at Page(s) ..... in the ..SKAMANIA..... County, Washington, County Recorder's office are hereby incorporated into, and shall govern, this Security Instrument. This Security Instrument will be offered for record in the same county in which the Master Form was recorded.
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.

**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.

*Lori L. Nutting* 7/20/12 (Signature) LORI L. NUTTING (Date)  
*Cliff L. Nutting* 7-20-12 (Signature) CLIFF NUTTING (Date)

**ACKNOWLEDGMENT:**

STATE OF *Washington*, COUNTY OF *Clark* } ss.  
(Individual) I certify that I know or have satisfactory evidence that .....  
CLIFF NUTTING AND LORI L. NUTTING, 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 it to be a free and voluntary act for the uses and purposes mentioned in the instrument.

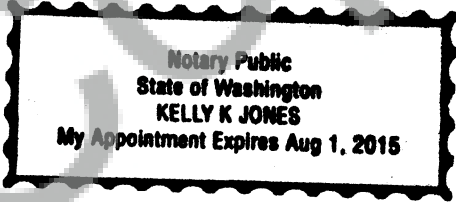
Dated: *7/20/12*

(Seal)

*Kelly K Jones*  
Notary Public in and for the State of Washington,  
Residing At: *Clark County*

My notary  
appointment expires: *8/1/15*

Prepared By:  
Southwest Financial Services, Ltd.  
537 E Pete Rose Way, STE 300  
Cincinnati, OH 45202



**EXHIBIT "A" LEGAL DESCRIPTION**

Page: 1 of 1

Account #: 21072294  
Order Date : 06/26/2012  
Reference : 20121661247260  
Name : LORI NUTTING  
          CLIFFORD NUTTING  
Deed Ref : 174/352

Index #:  
Registered Land:  
Parcel #: 02052820010700

**SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON:**

**PARCEL I**

**A TRACT OF LAND IN THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:**

**LOT 1 OF THE KENT SHORT PLAT, RECORDED IN BOOK 2 OF SHORT PLATS, PAGE 101, SKAMANIA COUNTY RECORDS**

**PARCEL II**

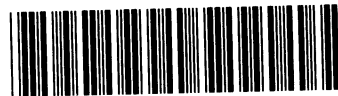
**A TRACT OF LAND IN THE NORTHWEST QUARTER OF SECTION 28, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, BEING A PORTION OF LOT 2 OF THE KENT SHORT PLAT, DESCRIBED AS FOLLOWS:**

**BEGINNING AT THE NORTHWEST CORNER OF LOT 2 OF THE KENT SHORT PLAT, RECORDED IN BOOK 2 OF SHORT PLATS, PAGE 101; THENCE SOUTH 15 DEGREES 13' 51" EAST ALONG THE WEST LINE OF SAID LOT 2, A DISTANCE OF 196.76 FEET; THENCE NORTH 68 DEGREES 23' 58" EAST A DISTANCE OF 167.02 FEET; THENCE NORTH 72 DEGREES 38' 24" EAST A DISTANCE OF 60.96 FEET TO THE EAST LINE OF SAID LOT 2; THENCE NORTH 12 DEGREES 21' 12" WEST, ALONG THE EAST LINE OF SAID LOT 2, A DISTANCE OF 285.94 FEET TO THE NORTHEAST CORNER OF SAID LOT 2; THENCE SOUTH 50 DEGREES 20' 07" WEST, ALONG THE NORTH LINE OF SAID LOT 2, A DISTANCE OF 265.00 FEET TO THE POINT OF BEGINNING.**

**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 174, PAGE 352, OF THE SKAMANIA COUNTY, WASHINGTON RECORDS.**

4



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