

After Recording Return To:

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

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) DANIEL J. KETNER AND ADRIENNE S. RUDERMAN, HUSBAND AND WIFE

Trustee(s) Wells Fargo Financial National Bank

Beneficiary 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description ABBREVIATED LEGAL: SCENIC HEIGHTS #1, LT 4, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number 03-10-20-3-4-0200-00

Reference Numbers of Documents Assigned or Released

After recording, return recording
information to:

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

This instrument prepared by:
Wells Fargo Bank, N.A.
MICHAEL R BRANNOCK
DOCUMENT PREPARATION
8740 Research Dr.
Charlotte, NC, 28262
877-473-5616

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SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20122167700068

ACCOUNT #: 682-682-1064533-1xxx

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 September 08, 2012, together with all Riders to this document.

(B) **"Borrower"** is DANIEL J. KETNER AND ADRIENNE S. RUDERMAN, HUSBAND AND WIFE. 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.

(E) **"Debt Instrument"** means the loan agreement or other credit instrument signed by Borrower and dated September 08, 2012. 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, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after October 08, 2042.

(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 [mark 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 Open-End Deed of Trust dated June 14, 2007, and recorded on July 12, 2007, as Auditor's File Number 2007166850 in Book n/a at Page n/a of the Official Records in the Office of the Auditor of Skamania 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 _____ Skamania _____ :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

ABBREVIATED LEGAL: SCENIC HEIGHTS #1, LT 4, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of _____ 10672 COOK UNDERWOOD ROAD _____
[Street]
_____ UNDER WOOD _____, Washington _____ 98651 _____ ("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.

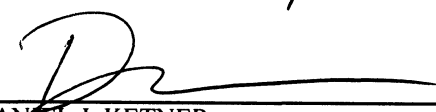
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally 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.


ADRIENNE S. RUDERMAN - Borrower


DANIEL J. KETNER - Borrower

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

County of Salt Lake

On this day personally appeared before me
Adrienne S Ruderman and Daniel J Ketner
(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 8 day
of September, 20 12.

Witness my hand and notarial seal on this the 8 day of September, 2012

Signature [Signature]
Print Name: Tricia Clark
Notary Public

[NOTARIAL SEAL]



My commission expires: ~~09~~ 02/20/2016

EXHIBIT A

Reference: 20122167700068

Account: 682-682-1064533-1xxx

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: LOT 4, SCENIC HEIGHTS NO. 1, ACCORDING TO THE RECORDED PLAT, RECORDED IN BOOK 'A' OF PLATS, PAGE 133, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. ABBREVIATED LEGAL: SCENIC HEIGHTS #1, LT 4.

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