

When Recorded Return To:
Accurate Title Group
2925 Country Drive
St. Paul, MN 55117

After Recording Return To:
~~KeyBank National Association~~
~~Accurate Title Group~~
~~P.O. Box 6899~~
~~Cleveland, OH 44101~~

1278643-02 [Space Above This Line For Recording Data]
79154150
SHORT FORM DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 02/10/10, in Book/Volume _____ at Page(s) _____ or
Recording No. 2010174874, for land situate in the County of SKAMANIA

"Borrower" is
PATRICK W. GROVER, UNMARRIED

The Borrower's address is 21 PINEDROP DR
WASHOUGAL, WA 98671

Borrower is the trustor or Grantor under this Security Instrument.

"Lender" is KeyBank National Association
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144

Lender is the beneficiary or Grantee under this Security Instrument.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property," which includes the real property located at:

21 PINEDROP DR WASHOUGAL, WA 98671

("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

the County of SKAMANIA, in the State of Washington
PTN SE QTR NW QTR SEC. 20, T2N, R5E, W.M. SKAMANIA CO., WA.

and as may be more fully described in Schedule A (see, Page 4). The Assessor's Tax Parcel or Account Number for this property is: 02052000060400

"Security Instrument" means this document, which is dated 11/14/13, together with all Riders to this document.

"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument.

"Trustee" is
FIRST AMERICAN TITLE INSURANCE COMPANY
2101 FOURTH AVE SUITE 800
SEATTLE, WA 98121

"Debt Instrument" means the promissory note signed by Borrower and dated 11/14/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 65,222.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 01/10/2044.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property."
"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.

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 at the address provided above.


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."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

INCORPORATION OF MASTER FORM PROVISIONS

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 24 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

BORROWER:

PATRICK W. GROVER

BORROWER:

BORROWER:

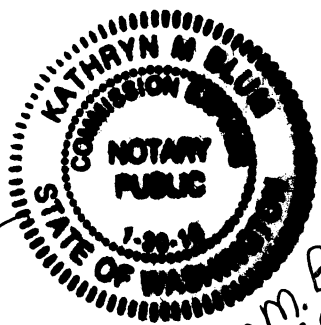
BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:



Kathryn M. Blum
1-30-2014

STATE OF WASHINGTON
CITY/COUNTY OF SKAMANIA

I certify that I know or have satisfactory evidence that PATRICK W GROVER

is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument

Dated: 11/14/13

Kathryn M. Blum
Notary Public
Branch Manager
Title
My Appointment expires: 1-30-14

STATE OF WASHINGTON
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that _____

is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the _____ of _____ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title
My Appointment expires: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON A TRACT OF LAND IN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 20, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS LOT 2 OF THE LUTHER D. DICKINSON AND SUE M. DICKINSON SHORT PLAT, RECORDED IN BOOK 2 OF SHORT PLATS, IN THE SKAMANIA COUNTY RECORDS. SUBJECT TO 1. RIGHT OF WAY EASEMENT FOR PUBLIC UTILITY, INCLUDING THE TERMS AND PROVISIONS THEREOF, IN FAVOR OF PUBLIC UTILITY DISTRICT NO. 1 FOR SKAMANIA COUNTY, RECORDED SEPTEMBER 14, 1993 IN BOOK 58, PAGE 72, SKAMANIA COUNTY DEED RECORDS. 2. EASEMENTS AS SHOWN ON THE RECORDED SHORT PLAT. 3. ROAD MAINTENANCE AGREEMENT, INCLUDING THE TERMS AND PROVISIONS THEREOF RECORDED JANUARY 28, 1993 IN BOOK 58, PAGE 116. TOGETHER WITH MOBILE HOME VIN 02910716M, 1979 HILLC 52024, SITUATED LEGAL PTN SE QTR NW QTR SEC. 20, T2N, R5E, W.M. SKAMANIA COUNTY, THIS BEING THE SAME PROPERTY CONVEYED TO PATRICK W. GROVER, AN UNMARRIED MAN, DATED 12.24.2001 AND RECORDED IN INSTRUMENT NO. 143310, IN THE SKAMANIA COUNTY RECORDERS OFFICE. PARCEL NO. 02052000060400

Schedule B

Reference Number: 132971343170C

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON A TRACT OF LAND IN THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 20, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS LOT 2 OF THE LUTHER D. DICKINSON AND SHEILA J. DICKSON SHORT PLAT, RECORDED IN BOOK 2 OF SHORT PLATS, PAGE 9, SKAMANIA COUNTY RECORDS. SUBJECT TO 1. RIGHT OF WAY EASEMENT FOR UTILITIES, INCLUDING THE TERMS AND PROVISIONS THEREOF, IN FAVOR OF PUBLIC UTILITY DISTRICT NO. 1 FOR SKAMANIA COUNTY, RECORDED SEPTEMBER 15, 1967 IN BOOK 58 PAGE 72, SKAMANIA COUNTY DEED RECORDS. 2. EASEMENTS AS SHOWN ON THE RECORDED SHORT PLAT. 3. ROAD MAINTENANCE AGREEMENT, INCLUDING THE TERMS AND PROVISIONS THEREOF RECORDED JANUARY 28, 1993 IN BOOK 133, PAGE 116. TOGETHER WITH MOBILE HOME VIN 02910716M, 1979 HILLC 52 24. ABBREVIATED LEGAL PTN SE QTR NW QTR SEC. 20, T2N, R5E, W.M. SKAMANIA CO., WA. THIS BEING THE SAME PROPERTY CONVEYED TO PATRICK W. GROVER, AN UNMARRIED MAN, DATED 12.24.2001 AND RECORDED IN INSTRUMENT NO. 143310, IN THE SKAMANIA COUNTY RECORDERS OFFICE. PARCEL NO 02052000060400.



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