

After Recording Return To:

Recording requested by and return
to: 201510261852
American Title, Inc.
PO Box 641010
Omaha, NE 68164-1010

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) DARREN GALLION & CHRISTINA GALLION, A MARRIED COUPLE

Trustee(s) Wells Fargo Financial National Bank

Beneficiary Wells Fargo Bank, N.A. 101 North Phillips Avenue, Sioux Falls, SD 57104

Legal Description ABBREVIATED LEGAL DESCRIPTION: LT 1, LYLE AND MARY FRENTER SHORT PLAT, PLAT V3 PG 183, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

Assessor's Property Tax Parcel or Account Number 03-08-27-0-0-0600-00

Reference Numbers of Documents Assigned or Released

~~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.
ANDREW G LONG
DOCUMENT PREPARATION
7711 PLANTATION RD
ROANOKE, VA, 24019
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20152927700043

ACCOUNT #: XXX-XXX-XXX2353-1998

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 November 17, 2015, together with all Riders to this document.

(B) **"Borrower"** is DARREN GALLION & CHRISTINA GALLION, A MARRIED COUPLE. 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 November 17, 2015. 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, SIXTY EIGHT THOUSAND AND 00/100THS Dollars (U.S. \$68,000.00) 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 December 17, 2045.

(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 DESCRIPTION: LT 1, LYLE AND MARY FRENTER SHORT PLAT, PLAT V3 PG 183, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of

_____ 1111 BERGE RD _____
 _____ [Street]
 _____ STEVENSON _____, Washington _____ 98648 _____ ("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.

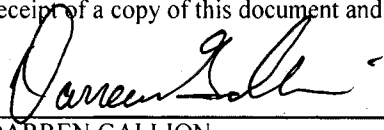
Unofficial
Copy

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

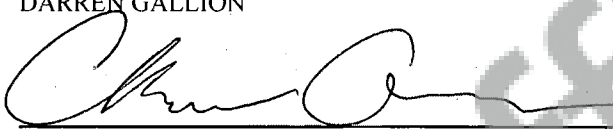
By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master 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.



DARREN GALLION

- Borrower



CHRISTINA GALLION

- Borrower

Lender Name: Wells Fargo Bank, N.A. NMLSR ID: 399801

Loan Originator's Name: Vanessa Lynn Meehan
NMLSR ID: 1375023

Unofficial
Copy

For An Individual Acting In His/Her Own Right:

State of Oregon

County of Hood River

On this day personally appeared before me

DARREN GALLION

CHRISTINA GALLION

(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 18 day of November, 20 15.

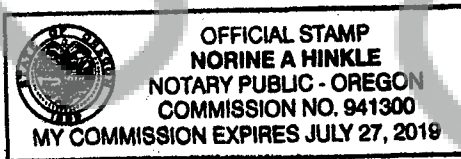
Witness my hand and notarial seal on this the 18 day of November, 20 15

Norine A Hinkle
Signature

Norine A Hinkle
Print Name:

Notary Public

[NOTARIAL SEAL]



My commission expires: 7/27/2019



EXHIBIT A

Reference: 20152927700043

Account: XXX-XXX-XXX2353-1998

Legal Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON: A TRACT OF LAND IN THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 27, TOWNSHIP 3 NORTH, RANGE 8 EAST OF THE WILLAMETTE MERIDIAN IN THE COUNTY OF SKAMANIA IN THE STATE OF WASHINGTON DESCRIBED AS FOLLOWS: LOT 1 OF THE LYLE AND MARY FRENTER SHORT PLAT RECORDED IN BOOK 3 OF PLATS PAGE 183, IN THE COUNTY OF SKAMANIA IN THE STATE OF WASHINGTON. ABBREVIATED LEGAL DESCRIPTION: LT 1, LYLE AND MARY FRENTER SHORT PLAT, PLAT V3 PG 183.