

After recording, return recording
information to:

American Title, Inc.

PO Box 641010

Omaha, NE 68164-1010

~~**Billings, MT 59107-9900**~~

SHORT FORM OPEN-END DEED OF TRUST

**Trustor(s) FRED D. DALSAGER AND TERESA L. DALSAGER, HUSBAND AND
WIFE**

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: A PORTION OF LOT 5, STEVENSON
PARK ADDITION, SKAMANIA COUNTY, WASHINGTON, MORE
PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.**

Assessor's Property Tax Parcel or Account Number 03-07-36-1-4-0490-00

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.
RYAN BURST
DOCUMENT PREPARATION
2324 OVERLAND AVE
BILLINGS, MT, 59102
866-537-8489

[Space Above This Line For Recording Data]

SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20153179900038

ACCOUNT #: XXX-XXX-XXX6227-1998

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 January 16, 2016, together with all Riders to this document.

(B) **"Borrower"** is FRED D. DALSAGER AND TERESA L. DALSAGER, 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 January 16, 2016. 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, FORTY THOUSAND AND 00/100THS Dollars (U.S. \$40,000.00) 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 February 16, 2046.

(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: A PORTION OF LOT 5, STEVENSON PARK ADDITION, SKAMANIA COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A.

which currently has the address of

220 NW GALE ST

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.

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.

Fred D Dalsager
FRED D DALSAGER - Borrower

Teresa L Dalsager
TERESA L DALSAGER - Borrower

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

Loan Originator's Name: Kyle Caldwell
NMLSR ID: 1038094

Unofficial
Copy

For An Individual Acting In His/Her Own Right:

State of Oregon

County of Multnomah

On this day personally appeared before me

FRED D DALSAGER

TERESA L DALSAGER

(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 16 day of January, 20 16.

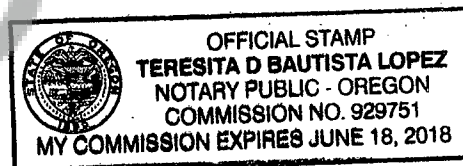
Witness my hand and notarial seal on this the 16 day of January, 2016

[Signature]
Signature

[NOTARIAL SEAL]

Teresita D Bautista Lopez
Print Name:

Notary Public



My commission expires: June 18, 2018



EXHIBIT A

Reference: 20153179900038

Account: XXX-XXX-XXX6227-1998

Legal Description:

A PORTION OF LOT 5, STEVENSON PARK ADDITION, IN THE CITY OF STEVENSON, COUNTY OF SKAMANIA AND STATE OF WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF THE SAID LOT 5, A DISTANCE OF 433.92 FEET FROM THE NORTHEAST CORNER THEREOF; THENCE WEST ALONG THE NORTH LINE OF THE SAID LOT 5 TO A POINT 120 FEET EAST OF THE SOUTHEAST CORNER OF LOT 6 OF SAID STEVENSON PARK ADDITION; THENCE SOUTH TO THE CENTER OF KANAKA CREEK; THENCE IN A SOUTHERLY DIRECTION FOLLOWING THE CENTER LINE OF SAID KANAKA CREEK TO ITS INTERSECTION THEREOF WITH THE SOUTH LINE OF SAID LOT 5; THENCE EAST ALONG THE SOUTH LINE OF SAID LOT 5 TO A POINT SOUTH 10 DEGREES 21' EAST, A DISTANCE OF 152.47 FEET FROM THE POINT OF BEGINNING; THENCE NORTH 10 DEGREES 21' WEST, A DISTANCE OF 152.47 FEET TO THE POINT OF BEGINNING. ABBREVIATED LEGAL: A PORTION OF LOT 5, STEVENSON PARK ADDITION, SKAMANIA COUNTY, WASHINGTON.