AFN #2017001253 Recorded Jun 19, 2017 07:57 AM DocType: TRST Filed by: CORPORATION SERVICE COMPANY Page: 1 of 7 File Fee: \$80.00 Auditor Robert J. Waymire Skamania County, WA

After Recording Return To: Wells Fargo Bank, N.A. Attn: Document Mgt. P.O. Box 31557 MAC B6955-013 Billings, MT 59107-9900

SHORT FORM OPEN-END DEED OF TRUST

Trustor(s) BRADY P. ROMEY AND KATELYN S. ROMEY, 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:LOT 3, KINGSLY SHORT PLAT NO.I, BOOK 3,PG. 57, RECORDS OF SKAMANIA CO.,WA, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A"

Assessor's Property Tax Parcel or Account Number 02062800110200

Reference Numbers of Documents Assigned or Released

AFN #2017001253 Page: 2 of 7

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This instrument prepared by: Wells Fargo Bank, N.A. ROCHELLE FERGUSON DOCUMENT PREPARATION 11601 N BLACK CANYON HWY PHOENIX, AZ, 85029 866-537-8489

# [Space Above This Line For Recording Data]

## SHORT FORM OPEN-END DEED OF TRUST

REFERENCE #: 20170354300020 ACCOUNT #: XXX-XXX-XXX4205-1998

#### **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 May 20, 2017, together with all Riders to this document.
- (B) "Borrower" is <u>BRADY P. ROMEY AND KATELYN S. ROMEY, HUSBAND AND WIFE</u>. 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 May 20, 2017. 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, TWENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$25,000.00) 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 June 20, 2047.

AFN #2017001253 Page: 3 of 7

- (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]	- Th	[Name of Recording Jurisdiction]	

"ABBREVIATED LEGAL:LOT 3, KINGSLY SHORT PLAT NO.I, BOOK 3,PG. 57, RECORDS OF SKAMANIA CO.,WA, MORE PARTICULARLY DESCRIBED IN THE ATTACHED EXHIBIT A"

which currently has the address of

#### **42 ARCHER MOUNTAIN RD**

	[Street]		
\$ STEVENSON	, Washington	98648	_ ("Property Address"):
 [Citv]	,	[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.

AFN #2017001253 Page: 4 of 7

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.

BRADYA-ROMEY - Borrower

KATELYN S. ROMEY - Borrower

AFN #2017001253 Page: 5 of 7

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

Loan Originator's Name: Eli Courtland Rothrock NMLSR ID: 979543



AFN #2017001253 Page: 6 of 7

For An Individual Acting In His/Her Own Right: State of Washington County of Cark On this day personally appeared before me BRADY P. ROMEY KATELYN S. ROMEY

(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 20 day of 20 17.

Witness my hand and notarial seal on this the 20 day of Mo

Signature

Print Name:

My commission expires: 09 | 15 | 2020

(page 6 of 6 pages) Documents Processed 05-19-2017 13:31:13

AFN #2017001253 Page: 7 of 7

#### **EXHIBIT A**

Reference: 20170354300020

Account: XXX-XXX-XXX4205-1998

#### **Legal Description:**

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN STEVENSON, SKAMANIA COUNTY, WA TO WIT:LOT 3 OF KINGSLY SHORT PLAT NO. I, ACCORDING TO THE RECORDED PLAT THEREOF. RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 57, RECORDS OF SKAMANIA COUNTY, WASHINGTON. EXCEPT THAT PORTION CONVEYED TO SKAMANIA COUNTY BY INSTRUMENT RECORDED AUGUST 21, 1989 IN BOOK 115, PAGE 569 AND PAGE 571. SUBJECT TO:EASEMENT AND THE TERMS AND CONDITIONS THEREOF:PURPOSE ROAD AND UTILITIES AREA AFFECTED SAID PREMISES RECORDED MAY 21, 1975 AUDITORS FILE NO. BOOK 68, PAGE 908 EASEMENT DELINEATED ON THE FACE OF THE PLAT OF SAID SUBDIVISION:PURPOSE INGRESS, EGRESS AND UTILITIES AREA AFFECTED SOUTH 30 FEET DEDICATIONS, RESTRICTIVE COVENANTS, EASEMENTS, BUILDING SET BACK LINES, SLOPE RIGHTS, AND RESERVATIONS, AS DISCLOSED ON THE FACE OF SAID PLAT. ABBREVIATED LEGAL:LOT 3, KINGSLY SHORT PLAT NO.I, BOOK 3, PG. 57, RECORDS OF SKAMANIA CO., WA. EXCEPT THAT PORTION CONVEYED TO SKAMANIA COUNTY BY INSTRUMENT RECORDED AUGUST 21, 1989 IN BOOK 115, PAGE 569 AND PAGE 571. THIS BEING THE SAME PROPERTY CONVEYED TO BRADY P. ROMEY AND KATELYN S. ROMEY, HUSBAND AND WIFE, BY DEED FROM TERRY L. BRANSON AND CONNIE BRANSON, HUSBAND AND WIFE, DATED 11/20/2013 AND RECORDED ON 11/25/2013 IN INSTRUMENT NO. 2013002553, IN THE SKAMANIA COUNTY RECORDERS OFFICE.