# First American Title INSURANCE COMPANY

Filed for Record at Request of

Name

Address

City and State

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## Deed of Trust

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this 15 day of December 19 82 between Maria Teresa Cleveland, a married woman, as her separate estate GRANTOR, whose address is P.O. Box 547, Gresham, Or. 97080

FIRST AMERICAN TITLE INSCRANCE COMPANY a corporation, TRUSTEE, whose address is Fourth and Blanchard Building, Seattle, Washington, and R-J IAND DEVELOPMENT, TNC., A Washington corporation, as to an undivided Two-Thirds in terest, and MARION Z. LAMB and DOROTHY A. LAMB, husband and wife, as to an undivided One-Third interest BENEFICIARY, whose address is P.O. Box 175, Vancouver, WA 98666

WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in Skamania County, Washington:

A tract of land located in the Southwest Quarter and the Southeast quarter of Section 9 Township 1 North, Range 5 East of the Willamette Meridian; Described as follows:

Lot 4 of R-1 LAND DEVELOPMENT SHORT PLAT NO. 2, recorded May 27, 1981 in Book 3 of Short plats at page 5 under Auditor's File No. 92494, records of Skamania County, Washington.



which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof.

This deed is for the purpose of securing performance of each agreement of grantor herein contained, and payment of the sum of FORTY-THREE THOUSAND NINE HUNDRED AND NO/100 Dollars (\$ 43,900.00 ) with interest; in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor, and all renewals, modifications and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure or improvement being built or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.

- 2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Deed of Trust.
- 3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the
- 4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
- 5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
- 6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property hereinabove described. Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

#### IT IS MUTUALLY AGREED THAT:

- L. In the event any portion of the property is taken or damaged in an eminent demain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said
- obligation.

  2. By accepting payment of any sum secured hereby after its due date. Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.
- 3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficialy or the person entitled thereto.
- 4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein; all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary. Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washof the sale as follows: (1) to the expenses of the sale. Including a reasonable Trustee's sale. Trustee shall apply the proceeds secured by this Deed of Trust: (3) the surplus if any, shall be distributed to the persons entitled thereto.
- 5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor had or had the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrancers for value.
- 6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
- 7. In the event of the death, incapacity disability or resignation of Trustee. Beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The trustee is not obligated to notify any party hereto of pending sale under any other. Deed of Trust or of any action or proceeding in which Grantor, Trustee or Beneficiary shall be a party
- 8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby.

|   | Maria Teresa Cleveland   | Luclend   |
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| TATE OF WASHINGTON  | STATE OF WASHINGTON  |   |
| On this day personally appeared before me                                     | COUNTY OF  |   |
| Macia Teresa Cleveland  | On this day of before me, the undersigned, a Notary Publington, duly commissioned and sworn, personal commissioned and co | ic in and for the State of Wash-                                      |
| maker and be the individual described in and                                  | e  |   |
| acknowledged that She signed the same   | to me known to be the Presid   | ent and Secretary,  |
| hor free and voluntary act and deed, the uses and purposes therein mentioned. | the corporation that executed the foregoin<br>the said instrument to be the free and volun<br>ation, for the uses and purposes therein me  | tary act and deed of said corpor-<br>ntioned, and on oath stated that |
| GIVEN under my hand and official seal this                                    | affixed is the corporate seal of said corporation  | said instrument and that the seal                                     |
| 5 day of December 19.82   | Witness my hand and official seal here above written.  | to affixed the day and year first                                     |
| Notary Public in and for the State of Washington, residing at Battle Ground   | Notary Public in and for the S   | tate of Washington.   |
| PEOTEC  |  |   |

### REQUEST FOR FULL RECONVEYANCE

Do not record. To be used only when note has been paid.

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#### TRUSTEE

The undersigned is the legal lowner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby rementioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

| <b>*</b> | •  |    |                      |     |     |   |     |
|----------|----|----|----------------------|-----|-----|---|-----|
| Dated    |    | 19 | · 4                  | * - |     | - |     |
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