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AFTER RECORDING, RETURN TO:

SHORT FORM

THIS SPACE RESERVED FOR RECORDER'S USE.

DEED OF TRUST

BOOK 59 PAGE 775

U.S. CREDITCORP
INDUSTRIAL LOAN COMPANY
SUITE 260
1220 MAIN STREET
VANCOUVER, WASHINGTON 98660

U.S. Creditcorp

INDUSTRIAL LOAN COMPANY

THIS DEED OF TRUST is made this 10th day of November, 19 83,
BETWEEN Reese J. Howell and Betty S. Howell, husband and wife, as Grantor,
whose address is M.P. 0.76R Wantland Road, Washougal, Washington 98671;
and Clark County Title Company, as Trustee,
whose address is 1201 Main Street, Vancouver, Washington 98660;
and U.S. Creditcorp Industrial Loan Company, a Washington Corporation, as Beneficiary,
whose address is 1220 Main Street, Suite 260, Vancouver, Washington 98660.

Grantor hereby irrevocably grants, bargains, sells and conveys to Trustee in trust, with power of sale, the following described property in _____
Skamania County, Washington: (hereafter "property" or "premises")

Lot 2 of the Reese J. Howell Short Plat filed under Auditor's File No. 92115,
in Book 2 of Short Plats, page 202, being a portion of the Southeast Quarter
of Section 34, Township 2 North, Range 5 East of the Willamette Meridian, in
Skamania County, Washington.

AKA: M.P. 0.76R Wantland Road, Washougal, Washington 98671

TOGETHER WITH Grantor's interest, if any, in all tenements, hereditaments and appurtenances, now or hereafter thereunto belonging or in
anywise appertaining, and the rents, issues and profits thereof, and all fixtures and property that may be now located upon said real property or
may hereafter be installed in or attached to or used in or adapted for use in the operation of the property and improvements, including, but without
being limited to, all trees, shrubs, rockeries, retaining walls, walks, driveways, buildings, structures, improvements and fixtures, plumbing,
heating, lighting, cooling and ventilating apparatus, awnings, door and window screens, built-in ranges, dishwashers, refrigerators, washers,
disposals, dryers and mirrors, rugs, carpeting and other floor covering material, drapery, traverse rods and hardware, all of which property,
whether affixed or annexed or not, shall for the purposes of this Deed of Trust be deemed conclusively to be real estate and conveyed hereby.
Grantor agrees to execute and deliver, from time to time, such further instruments as may be requested by Beneficiary to confirm the lien of this
Deed of Trust on any property. To the extent that any of the property described herein may be subject to the provisions of the Uniform Commercial
Code, this deed of trust is a security agreement, granting to beneficiary, as secured party, a security interest in any such property and the grantor
agrees to execute such financing statements as may be required by the beneficiary and pay, upon demand, filing fees for any such financing
statements and continuations thereof.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor incorporated by reference or contained
herein and payment of the sum of Ninety-one thousand seven hundred eighty-seven and 40/100 -----

including with interest thereon according to the terms of a promissory note (hereafter "note"), and a subscription agreement and investment certificate, if
any (hereafter "certificate"), of even date herewith, payable to Beneficiary or order and made by Grantor, all renewals, modifications or 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.

By executing and delivering this Deed of Trust and the Note and the Certificate, if any, secured hereby, the parties agree that all provisions of
Paragraphs 1-21 inclusive of the Master Form Deed of Trust hereinafter referred to, except such paragraphs as are specifically excluded or modified
herein, are hereby incorporated herein by reference and made an integral part hereof for all purposes the same as if set forth herein at length, and
the Grantor hereby makes said covenants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was
recorded on the 12th day of June, 1967, in the Official Records of the Office of the County Auditor of Skamania County,
Washington in Volume 46 of Mortgages at pages 37 under Auditor's File No. 68759.

Notwithstanding the provisions of the aforesaid Master Form Deed of Trust, said provisions are hereby amended as follows:

a. The text of paragraph No. 1 is deleted and replaced as follows:

"To pay all debts and monies secured hereby, when from any cause the same shall become due. To keep the premises free from statutory and
governmental liens of any kind. That the Grantor is lawfully possessed and is the lawful owner of the premises in fee simple
has good right and lawful authority to convey the premises in the manner and form herein provided, and that he will warrant and defend the same
forever against the lawful claims and demands of all persons whomsoever, and that this covenant shall not be extinguished by any foreclosure
hereof, but shall run with the land. The Grantor upon request by mail will furnish a written statement duly acknowledged of the amount due on
this Deed of Trust and whether any offsets or defenses exist against the debt secured hereby. Grantor covenants and warrants that the following
liens and encumbrances are the only encumbrances on the property above described (hereafter "Prior Encumbrances"):

None: Grantor owns premises free from all liens, encumbrances and contracts.

The Grantor further covenants that he will comply with all terms and conditions of the Prior Encumbrances and that there is not now, nor will
there be in the future, any default under such Prior Encumbrances. The Grantor grants Beneficiary the right to inform the holder(s) of the Prior
Encumbrances of the existence of this or any other instrument affecting the property and the right to request said holders for notification in the
event of default on said Prior Encumbrances. Any default on the Prior Encumbrances shall be a default under this Deed of Trust and the Note and
the Certificate, if any.

b. References in paragraph 2 of said Master Form Deed of Trust regarding monthly payments of interest due Beneficiary shall not apply if the
interest due on the note secured hereby is paid by way of discount (in advance).

c. The provisions of paragraph 3 of the aforesaid Master Form Deed of Trust are incorporated herein except that the "late charge" payable by
Grantors thereunder shall be five cents (\$.05) rather than two cents (\$.02) for each dollar overdue on a payment or portion thereof that is not paid
within seven (7) days rather than fifteen (15) days commencing with the date it is due.

d. The provisions of paragraph 12 of the Master Form Deed of Trust are incorporated herein except that all references with respect to interest
being charged on advances or expenditures is hereby deleted with all other provisions to remain intact.

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the
Grantor acknowledges receipt of such Master Form Deed of Trust.

The property which is the subject of this Deed of Trust is not used principally or primarily for agricultural or farming purposes.

The undersigned Grantor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address
hereinbefore set forth.

X

Reese J. Howell

X

Betty S. Howell

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STATE OF WASHINGTON

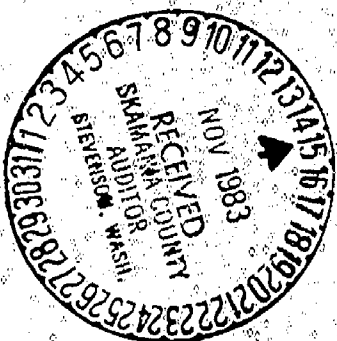
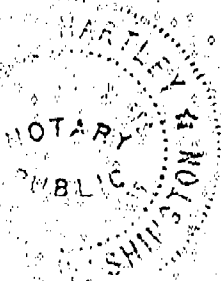
COUNTY OF Clark

On this 10th day of November, 1983, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Reese J. Howell and Betty S. Howell

the individual S described in and who executed the foregoing instrument, and acknowledged to me that they signed and sealed the said instrument as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal hereto affixed the day and year in this certificate above written.

Notary Public in and for the State of Washington,
residing at Vancouver



REQUEST FOR FULL RECONVEYANCE

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

TO: TRUSTEE

The undersigned is the legal owner 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 requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, 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.

Dated _____, 19 _____

Mail reconveyance to _____

STATE OF WASHINGTON
COUNTY OF SKAMANIA
I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING FILED BY:
Clark Co Title Co
OF _____
AT 9:30 PM 11-15-83
WAS RECORDED IN BOOK 59
OF MTG 775
RECORDS OF SKAMANIA COUNTY WASH
Harry M. Olape
COUNTY AUDITOR
E. Meyer

Registered
FILED
NOV 15 1983
CLERK
COUNTY OF SKAMANIA
WASHINGTON