



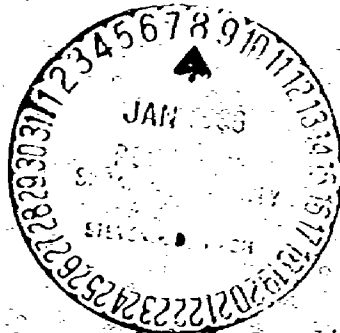
Transamerica

Title Services

Transamerica
Title Insurance Company

THIS SPACE PROVIDED FOR RECORDER'S USE:

FILED FOR RECORD AT REQUEST OF



WHEN RECORDED RETURN TO

Name Columbia Community Federal Credit Union

Address PO Box 324

City, State, Zip Vancouver, WA 98666

SK-13971

02-05-19-00-1303-00

STANDARD FORM NO. 64
GSA GEN. REG. NO. 27
MAY 1962 EDITION
GSA GEN. REG. NO. 27

INSTA-SPRING, INC.
STAMFORD COUNTY TITLE CO

of STEVENSON, WA.

AL 12:30 P.M. JUN 8 EK

WAC 100

MTG 43

RECORD, ... WITH

.....

~~121~~ ~~111~~ DEPUTY

Deed of Trust

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this 11th day of December, 1985, between Robert L. Connolly, and Mary K. Connolly, husband and wife GRANTOR.

whose address is MP 016R Harder Rd, Washougal, WA 98671, Skamania County Title

TRANSMERHXXNXXKXNSBLAXKEXOLMPARXXXXNNORHX TRUSTEE, whose address is
1209 Sixth Avenue, Seattle, Washington, and PO Box 277, Stevenson, WA98648, and

Columbia Community Federal Credit Union

whose address is PO Box 324, 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 SECTION 19, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN IN SKAMANIA COUNTY WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF THE NORTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 19, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN AND RUNNING THENCE EAST ALONG THE QUARTER LINE 330 FEET TO THE TRUE POINT OF BEGINNING OF THE PARCEL HEREIN DESCRIBED; SAID POINT BEING THE NORTHEAST CORNER OF THAT CERTAIN PARCEL SOLD ON CONTRACT TO PATRICK S. CONNOLLY, RECORDED APRIL 14, 1976, AUDITOR'S FILE NO. 82006, BOOK 70 PAGE 813, RECORDS OF SKAMANIA COUNTY, WASHINGTON; THENCE SOUTH ALONG THE EAST LINE OF SAID CONNOLLY TRACT A DISTANCE OF 660 FEET; THENCE EAST 330 FEET TO THE SOUTHWEST CORNER OF THAT PARCEL SOLD ON CONTRACT TO CHARLES R. CROSWELL, ET UX, BY INSTRUMENT, RECORDED APRIL 14, 1976 UNDER AUDITOR'S FILE NO. 82007, BOOK 70 PAGE 815, RECORDS OF SKAMANIA COUNTY, WASHINGTON; THENCE NORTH ALONG THE WEST LINE OF SAID CROSWELL PARCEL 660 FEET TO THE NORTHWEST CORNER THEREOF; THENCE WEST 330 FEET TO THE TRUE POINT OF BEGINNING.

THE SAME BEING LOT 2 OF THE PHIL HARDER SHORT PLAT RECORDED IN BOOK 1 OF SHORT PLATS,
PAGE 13.

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 *Thrity Six Thousand and no/100**** Dollars (\$36,000.00)* 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 purchaser at the foreclosure sale.
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:

1. In the event any portion of the property is taken or damaged in an eminent domain 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 Beneficiary 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 Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation 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 unless such action or proceeding is brought by the Trustee.
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, whether or not named as Beneficiary herein.

Robert E. Connolly
Mary E. Connolly

STATE OF WASHINGTON

COUNTY OF Clark

ss.

On this day personally appeared before me
Robert E. Connolly and
Mary E. Connolly

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

GIVEN under my hand and official seal this
11th day of December, 1985

Notary Public in and for the State of Wash-
ington, residing at Vancouver

STATE OF WASHINGTON

COUNTY OF

ss.

On this day of 19 before me, the undersigned, a Notary Public in and for the State of Wash-
ington, duly commissioned and sworn, personally appeared

and
to me known to be the President and Secretary,
respectively of
the corporation that executed the foregoing instrument, and acknowledged
the said instrument to be the free and voluntary act and deed of said corpora-
tion, for the uses and purposes therein mentioned, and on oath stated that
authorized to execute the said instrument and that the seal
affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first
above written.

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

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 re-
quested 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

CALL OPTION RIDER

THIS RIDER is made this . . . 11th . . . day of . December . . . 19 85 . . . , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to (the "Lender") of the same date (the "Note") and covering the property described in the Security Instrument and located at:

. HP 016R, Harder Rd, Washoual, Wa 98671
(Property Address)

ADDITIONAL COVENANT. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Lender's Call Option. During the thirty day period beginning on a date five years from the date of the Note, Lender shall have the option to require payment in full of the sums secured by the Security Instrument. If Lender elects to exercise this call option, notice of such election shall be given to Borrower who shall pay all such sums to Lender on the payment date specified in the notice, which date shall be at least 30 days from the date of mailing. If Borrower fails to pay such sums when due, Lender may invoke any remedies permitted by the Security Instrument.

IN WITNESS WHEREOF, Borrower has executed this Call Option Rider.

Robert L Connolly
Borrower

Mary K Connolly
Borrower