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BOOK 102 PAGE 531

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SKAMANIA CO. WASH.

John Canzella C.

SEP 12 1 15 PM '88

DUPLICATE PAGE NUMBER

E. Muford

AUDITOR

MARY M. OLSON

Loan # 1401591

Registered ☒
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SK-14278/ES-426

(Space Above This Line For Recording Date)

03-07-36-4-3-3200-00

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is made on 12th September 1988. The grantor is GERALD R. TAYLOR AND SHONNA SUE TAYLOR, husband and wife ("Borrower"). The trustee is Trans America Title Company ("Trustee"). The beneficiary is RIVERVIEW SAVINGS BANK, which is organized and existing under the laws of Washington, and whose address is 700 Northeast Fourth Avenue — Camas, Washington 98607 ("Lender"). Borrower owes Lender the principal sum of FORTY THOUSAND AND NO/100ths Dollars (U.S. \$40,000.00). The debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on October 1, 2016. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in SKAMANIA County, Washington:

LOTS 8,9,10,11 AND 12 OF BLOCK ONE OF CASCADES ADDITION TO THE TOWN OF STEVENSON ACCORDING TO THE OFFICIAL PLAT ON FILE AND OF RECORD IN BOOK "A" OF PLATS AT PAGE 62, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

which has the address of 446 N.W. Rose Lawn, Stevenson, Washington 98648 ("Property Address");
(Street) (City) (Zip Code)

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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."

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. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

WASHINGTON—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT

S-75

Form 3048 12/83