

104238
OCT 14894
Filed for Record at Request of

Name

104238

TOM BOWSER

Address

P.O. BOX 2308

City and State

VANCOUVER, WASHINGTON 98668

BOOK 107 PAGE 327

THIS SPACE RESERVED FOR RECORDER'S USE.

RECORDED

BY CLARK COUNTY TITLE

Nov 9 11 47 AM '87

AUDITOR

GARY M. OLSON

4126C

Deed of Trust

THIS DEED OF TRUST, made this 31ST day of OCTOBER, 19 87, between
KENT EVANS AND PAMELA K. EVANS, HUSBAND AND WIFE, Grantor,
whose address is MP 213R WASHOUGAL RIVER ROAD, WASHOUGAL, WASHINGTON 98671,
DOVE ESCROW OF WASHINGTON, INC., Trustee, whose address is
5701 N. 26TH ST., SUITE A-2, TACOMA, WASHINGTON 98407, and
ASSOCIATES FINANCIAL SERVICES OF AMERICA, INC., Beneficiary,
whose address is 6400 NE. HIGHWAY 99, SUITE "D", VANCOUVER, WASHINGTON 98665,
WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in
SKAMANIA County, Washington.

ALL THAT PORTION OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 33, TOWNSHIP
2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN LYING SOUTHERLY OF COUNTY ROAD NO. 1106
DESIGNATED AS THE WASHOUGAL RIVER ROAD.

EXCEPT THE WEST 209 FEET THEREOF.

AND EXCEPT THE EAST 700 FEET THEREOF.

BEING LOT 1 OF MERLE AND BETTY HEATER SHORT PLAT RECORDED IN BOOK 1 OF SHORT PLATS AT
PAGE 29, UNDER AUDITOR'S FILE NO. 81802, 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 FOUR HUNDRED SEVENTEEN AND 49/100 dollars (\$ 43,417.49) with interest, in accord-
ance with the terms of a promissory note (or Loan Agreement) of even date herewith, payable to Beneficiary or order, and made by Grantor, and all
modifications and extensions thereof, 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 fee 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 (or Loan Agreement) secured
hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

611504 (2-84)

(continued on reverse side)

Registered	\$
Indexed, Dir	\$
Indirect	\$
Filed	
Mailed	

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 thereof 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 Beneficiary has the option to demand that the balance due on the loan secured by this Deed of Trust be paid in full on the third anniversary date of the loan and annually on each subsequent anniversary date. If this option is exercised, Grantor will be given written notice of the election at least 90 days before payment in full is due. If payment is not made when due, Beneficiary has the right to exercise any remedies permitted under this Deed of Trust.

4. 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.

5. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, or if all or part of the property is sold or transferred by Grantor without the Beneficiary's prior written consent, 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, (as amended), 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 or may be deposited (less clerk's filing fee) with the clerk of the superior court of the county in which sale takes place.

6. 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 purchasers and encumbrancers for value.

7. 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.

8. 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.

9. 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, successors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

Kent Evans
Kent Evans

Pamela K. Evans
Pamela K. Evans

STATE OF WASHINGTON
COUNTY OF Skamania } ss.

On this day personally appeared before me
Kent Evans & Pamela K. Evans

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 31st
day of October, 19 87

Notary Public in and for the State of Washington
My Comm. Expires: 5-18-91

STATE OF WASHINGTON
COUNTY OF _____ } ss.

On this _____ day of _____, 19____, before me, the undersigned,

a Notary Public in and for the State of Washington, 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 corporation, for the uses
and purposes therein mentioned, and on oath stated that _____

is authorized to execute the said instru-
ment 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 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 _____

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