

Deed of Trust

This Deed of Trust made this 2 day of OCTOBER, 1987, between JEFFERY P. REIS & TRACY L. REIS herein called Trustor, whose mailing address is P.O. Box 376, N. Bonneville, WA. 98639 and SKAMANIA COUNTY TITLE COMPANY herein called Trustee, and WESTERN BUILDERS DESIGN herein called Beneficiary, whose mailing address is 4907 N.E. 42ND AVE., PORTLAND, OR. 97218.

WITNESSETH: That Trustor conveys, transfers, and assigns to Trustee in Trust, with Power of Sale, the following described real property in SKAMANIA County, Washington: A Tract of land located in the West half of the Northwest quarter of section 23, Township 2 North, Range 6 East of the Willamette Meridian, Skamania County, Washington, Described as follows:

Beginning at the Northwest corner of tract 10 as recorded in book "J" of Miscellaneous records at page 364, records of Skamania County, Washington, said Northwest corner being north 00° 36' 09" East 1,595.43 feet and South 89° 23' 51" East 659.33 feet from the Southwest corner of the said Northwest quarter of section 23 as measured along side west line of the Northwest quarter and at a right angle from said west line; Thence south 88° 54' 00" east along the north line of said tract 10 a distance of 300 feet; Thence south 00° 36' 09" west 327.98 feet to the west line of said lot 10; thence north 37° 54' 33" west 248.36 feet to a 202.11 foot radius curve to the left; Thence along said 202.11 foot curve 49.75 feet; Thence north 52° 00' 43" west 78.23 feet to a 180.60 foot radius curve 59.45 feet; Thence north 33° 08' 56" west 13.05 feet to the point of beginning which property is not used principally for agricultural or farming purposes.

TOGETHER with the rents, issues, profits and income thereof (all of which are hereinafter called "Property Income"), SUBJECT HOWEVER to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such Property Income

THIS DEED OF TRUST is given for the purpose of securing: (1) Performance of each agreement of Trustor herein contained, (2) Payment of the indebtedness by contract of even date herewith. Said contract and the herein contained mortgage secure TRUSTOR's payment under a home improvement consumer credit sale agreement.

To protect the Security of this DEED OF TRUST it is agreed that:

- (1) Trustor shall keep said property in good condition and repair, shall not remove or demolish any building thereon; shall complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and shall pay when due all claims for labor performed and materials furnished therefor, shall comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; shall not commit or permit waste thereof; shall not commit, suffer or permit any act upon said property in violation of law; shall cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.
(2) Trustor shall keep all improvements now or hereafter erected on the said property continuously insured against loss by fire or other hazards in an amount not less than the total obligation secured hereby. 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 his interest may appear and then to the Trustor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured and in such order as the Beneficiary may determine or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default hereunder nor cause discontinuance of any action that may have been or may thereafter be taken by Beneficiary or Trustee because of such default.
(3) Trustor shall appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of the Beneficiary or Trustee; and shall pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum in such action or proceeding in which Beneficiary or Trustee may appear, and in suit brought by Beneficiary to foreclose this DEED OF TRUST.
(4) Trustor shall pay, at least ten days before delinquency all taxes and assessments affecting said property; when due, all encumbrances, charges and liens with interest on said property or any part thereof, which appear to be prior or superior hereto; when due, all costs, fees and expenses of this Trust, including without limiting the generality of the foregoing, the fees of Trustee for issuance of any DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE or DEED OF RELEASE and FULL RECONVEYANCE and all lawful charges, costs and expenses in the event of reinstatement of, following default in, this DEED OF TRUST or the obligations secured hereby.
(5) Should Trustor fail to make any payment or to do any act as provided in this DEED OF TRUST, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purpose; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees. Trustor shall pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the highest rate allowed by law in effect at the date hereof.
(6) Any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is thereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.
(7) By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.
(8) At any time or from time to time, without liability therefor, and without notice, upon written request of Beneficiary and presentation of this DEED OF TRUST and said contract for endorsement and without affecting the personal liability of any person for payment of the indebtedness secured hereby, and upon payment of its fees, Trustee may: (a) by DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE release and reconvey, without covenant or warranty, express or implied, any portion(s) of the property then held hereunder, the recitals in such DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE of any matters shall be conclusive proof of the truthfulness thereof; the grantee in such DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE may be described as "The Person or Persons Legally Entitled Thereto"; (b) consent to the making of any map or plat thereof; (c) join in granting any easement thereon; or (d) join in any extension agreement or any agreement subordinating the lien or charge hereof. Beneficiary shall execute his release upon such DEED if so requested by Trustee.
(9) Upon written request of Beneficiary stating that all sums secured hereby have been paid and upon surrender of this DEED OF TRUST and said contract to Trustee for cancellation and retention and upon payment of its fees, Trustee shall by DEED OF RELEASE and FULL RECONVEYANCE release and reconvey, without covenant or warranty, express or implied, the property then held hereunder. The recitals in such DEED OF RELEASE and FULL RECONVEYANCE of any matters shall be conclusive proof of the truthfulness thereof. The grantee in such DEED OF RELEASE and FULL RECONVEYANCE may be described as "The Person or Persons Legally Entitled Thereto". Seven years after issuance of such DEED OF RELEASE and FULL RECONVEYANCE, Trustee may destroy this DEED OF TRUST, said contract, all evidence of assignments hereof and all other documents relating hereto.
(10) As additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority during the continuance of this Trust to collect the Property Income, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such Property Income as it becomes due and payable. Upon such default, Beneficiary may at any time without notice, either in person by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured or the solvency of the Trustor, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such Property Income, including that past due and unpaid, and apply the same, less costs and expenses of operation and collection including reasonable attorney's fees, upon any indebtedness secured hereby and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such property income and the application thereof as aforesaid shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

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(11) Upon default by Trustor in payment of any obligation secured hereby or in performance of any other agreement hereunder, and upon delivery by Beneficiary to Trustee of written declaration of such default, (a) all sums secured hereby shall become immediately due and payable on delivery to Trustee of Beneficiary's written declaration that such sums are immediately due and payable, and (b) the Trustee shall proceed to sell at public auction the property secured hereby under the Power of Sale contained herein on delivery by Beneficiary to Trustee of written notice of election to have said property sold and after giving of notice of sale in the manner provided by law. Beneficiary also shall deposit with Trustee this DEED OF TRUST, said contract and all documents evidencing expenditures secured hereby. At a sale of said property under the Power of Sale contained herein, any person, including Trustor, Trustee or Beneficiary as hereafter defined, may purchase at such sale. Trustee shall deliver to purchaser its TRUSTEE'S DEED, without covenant or warranty, express or implied, to the property so sold. After deducting costs and expenses of exercising the Power of Sale and of the sale, including but not limited to costs of evidence of title, the Trustee's fees and Trustee's attorney's fees, if any, Trustee shall apply the proceeds of the Trustee's sale in the manner provided by law.

(12) Trustee herein may resign by mailing or delivering notice thereof to Beneficiary and to Trustor. Upon such resignation the Beneficiary may appoint a successor trustee, which appointment shall constitute a substitution of trustee upon the mailing and recording of written notice hereof by the Beneficiary in the manner prescribed by law for the substitution of a trustee of a DEED OF TRUST. A successor trustee herein shall, without conveyance from the predecessor trustee, succeed to all the predecessor's title, estate, rights, powers and duties.

(13) This DEED OF TRUST applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledgee, of the contract secured hereby whether or not named as Beneficiary herein. In this DEED OF TRUST whenever the contract so requires the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

(14) Trustee accepts this trust when this DEED OF TRUST duly executed and acknowledged is made a public record as provided by law. 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 Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

(15) Time is of the essence of this DEED OF TRUST and each and every provision hereof.

DATED this 2 day of OCTOBER, 1987.

STATE OF WASHINGTON

County of SKAMANIA ss.

My commission will expire 2-1-92

[Handwritten Signature]
This instrument was acknowledged before me this 2 day of OCTOBER, 1987 by *[Handwritten Name]* of the County of Skamania, State of Washington.
Notary Public
FEB. 1, 1992
STATE OF WASHINGTON

TRANSFER AND ASSIGNMENT

WASHINGTON, _____ County
For value received the undersigned Beneficiary hereby transfers, assigns and conveys unto _____ all right, title, interest, powers and options in, to and under the within Deed of Trust from _____ to _____ as well as the indebtedness secured thereby

In witness whereof the undersigned has hereunto set _____ hand and seal this _____ day of _____ 19 _____

Signed, sealed and delivered in the presence of _____ (Seal)
Witness: _____ By _____ (Title)

Notary: _____
Notary Public _____ County, Washington My Commission Expires _____

FILED FOR RECORD
SKAMANIA CO. WASH
BY WESTERN BUILDERS
and DESIGN CORP.
Apr 12 12 01 PM '88
D. J. [Handwritten]
AUDITOR
GARY H. OLSON

HOME IMPROVEMENT CONSUMER CREDIT SALE AGREEMENT, SECURITY AGREEMENT, AND DISCLOSURE STATEMENT

SELLER: Western Builders & Design Corp.

DATE: 10/2/87

ADDRESS: 4907 NE 42nd Ave. Portland, OR 97218
 (Street) (City) (State) (Zip)

BUYER: Jeffery P. & Tracy L. Reis
 ADDRESS: Mile Post 2.03 Kuffler Rd. Bonneville WA 98369
 (Street) (City) (State) (Zip)

AGREEMENT: Buyers agree that it was their decision to purchase the goods and/or services described below at the Total Sale Price rather than paying cash for the goods and/or services at the Cash Price, which is less. In return for Seller financing for Buyers the purchase of the goods and/or services described below, Buyers each individually and together promise and agree as follows:

Complete Description of the Goods and Work to be Done

Complete Description of the Goods and Work to be Done	Cash Price (Including Tax)
Siding & Insulation	8,626.00

LOCATION OF PREMISES TO BE IMPROVED The premises which are being improved as a part of this transaction are Buyers' residence address above, or the following premises if different from above:

SECURITY INTEREST. Buyers hereby grant to Seller a security interest in the goods described above in order to secure payment of the Total of Payments and performance of the other terms of this agreement

ANNUAL PERCENTAGE RATE The cost of Buyers' credit as a yearly rate <u>12.25</u> %	FINANCE CHARGE The dollar amount the credit will cost Buyers \$ <u>6,375.20</u>	Amount Financed The amount of credit provided to Buyers or on Buyers' behalf \$ <u>8,626.00</u>	Total of Payments The amount Buyers will have paid after Buyers have made all payments as scheduled \$ <u>15,001.20</u>	Total Sale Price The total cost of Buyers' purchase on credit, including Buyers' downpayment of \$ <u>-0-</u> \$ <u>15,001.20</u>
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Buyers' payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
120	\$ 125.01	<u>4-23-88</u>
	\$	Monthly beginning: Approximately 30-45 days from date of completion

Security: Buyers are giving a security interest in:
 the goods or property being purchased
 the land located at Mile Post 2.03 Kuffler Rd. Bonneville Wn. 98369

Late Charge: If a payment is late, Buyers will be charged 5% of the late payment.
 Prepayment: If Buyers pay off early, Buyers may be entitled to a refund of part of the finance charge.
 See the contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.
 e means an estimate

Itemization of the Amount Financed of \$ 8,626.00

\$ <u>8,626.00</u> Cash Price (Including Tax)	Amount paid to others on Buyers' behalf
\$ <u>-0-</u> Cash Downpayment	\$ <u>-0-</u> to insurance company for credit life insurance
\$ <u>-0-</u> Trade-In (Describe)	\$ <u>-0-</u> to insurance company for credit disability insurance
\$ <u>-0-</u> Total Downpayment	\$ <u>-0-</u> to public officials for filing fees
\$ <u>8,626.00</u> Amount of unpaid Cash Price	\$ <u>-0-</u> to
	\$ <u>-0-</u> to

Insurance (Optional): Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless a Buyer signs and agrees to pay the additional cost. If a Buyer signs, this insurance will be procured by the Seller.

Type	Premium	Term (months)	Signature
Credit Life N/A	<input type="checkbox"/> Single Coverage \$ _____ <input type="checkbox"/> Joint Coverage \$ _____	N/A	I want credit life insurance Signature _____
Credit Disability N/A	\$ _____	N/A	I want credit disability insurance Signature _____

CREDIT LIFE AND DISABILITY INSURANCE: If Buyers elect credit insurance coverage and are accepted by the insurance company the terms and conditions will be as described in the NOTICE OF PROPOSED GROUP INSURANCE, or in the policies or certificates issued by the insurance company. The original amount of the decreasing term credit life insurance will not exceed \$30,000. Credit disability insurance payments will equal the monthly payment amount but will not be more than \$350.

PROPERTY INSURANCE: Buyers agree to keep any real property described above insured to Seller's satisfaction and Buyers agree to procure this insurance. If property insurance must be obtained at the time this agreement is signed, Buyers may purchase it through any insurance company or agent of their choice. If Buyers fail to keep the real property satisfactorily insured during the term of this agreement, Buyers hereby authorize Seller, at Seller's option, to purchase any required insurance. Seller may either request immediate reimbursement from Buyers for the cost of such insurance or may add the insurance premium to the unpaid balance on this agreement and charge interest on it at 6% per year.

PROMISE TO PAY: Buyers promise to pay to the Seller at its address shown above the Total of Payments shown on this agreement in accordance with the terms of this agreement. Those terms are printed on both sides of this document. The payment schedule shown above is an estimate. The first payment will be due 1 month after the completion date of this contract as shown by a completion certificate to be signed by the Buyers upon completion and acceptance of the goods or services described above.

CHARGE FOR LATE PAYMENT: If any payment is not paid within 10 days after its due date, Buyers agree to pay a late charge of 5% of the late payment.

INTEREST AFTER MATURITY: Buyers further agree to pay interest at the Annual Percentage Rate shown on this agreement on any amounts which remain unpaid after the final due date on this agreement.

FAILURE TO COMPLY WITH THE TERMS OF AGREEMENT: Buyers agree that if they fail to comply with any of the terms of this agreement, Seller without notice may require Buyers to immediately pay the entire unpaid balance of this agreement, after giving Buyers credit for part of the Finance Charge using the same method as for payment of this agreement in full ahead of schedule.

PAYMENT OF AGREEMENT AHEAD OF SCHEDULE: Buyers understand that if they pay the amount due under this agreement in full before the final payment due date, part of the Finance Charge will be credited to Buyers according to the Rule of 78ths refund method as prescribed by state law. Buyers agree that in any case Seller may retain a minimum Finance Charge of \$15.00 if the Principal Balance was \$250.00 or less, or \$25.00 if the Principal Balance was more than \$250.00 but not more than \$500.00, or \$37.50 if the Principal Balance was more than \$500.00 but not more than \$1,000.00, or \$50.00 if the Principal Balance exceeded \$1,000.00.

Seller need not refund amounts less than \$100.

NOTICE TO BUYER: (a) Do not sign this contract before you read it or if any spaces intended for the agreed terms, except as to unavailable information, are blank; (b) You are entitled to a copy of this contract at the time you sign it; (c) You may at any time pay off the full unpaid balance due under this contract, and in so doing you may receive a partial rebate of the service charge; (d) The service charge does not exceed % (must be filled in) per annum computed monthly; (e) You may cancel this contract if it is solicited in person, and you sign it, at a place other than the seller's business address shown on the contract, by sending notice of such cancellation by certified mail return receipt requested to the seller at his address shown on the contract which notice shall be posted not later than midnight of the third day (excluding Sundays and holidays) following your signing this contract. If you choose to cancel this contract, you must return or make available to the seller at the place of delivery any merchandise, in its original condition, received by you under this contract.

Buyers agree that at the time they signed they received a copy of this HOME IMPROVEMENT CONSUMER CREDIT SALE AGREEMENT.

Accepted Western Builders & Design Corp.

Seller

X *[Signature]*

Signature of Buyer Jeffery P. Reis

(SEAL)

By X *[Signature]* (SEAL)
Signature and Title

X *[Signature]*
Signature of Buyer Tracy L. Reis

(SEAL)

NOTICE: The terms of this agreement are contained on both sides of this page

Distribution: White-Branch Copy, Green-File Copy, Canary-Seller Copy, Pink-Buyer's Copy, Goldenrod-Buyer's Copy
020387-1 WA HIP

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ADDITIONAL TERMS

RULES FOR INTERPRETING THIS AGREEMENT. Paragraph headings are for convenient reference only and are not to be interpreted as a complete summary of each paragraph. The word "Buyers" may mean one or more persons who are purchasing goods and/or services from the Seller and financing the purchase by this agreement. The word "Seller" includes any person or corporation to whom this agreement may be sold or assigned. Buyers agree that all of the terms of their agreement with Seller are contained in this written document. Buyers agree that if any part of this agreement should happen to violate an applicable law, all other parts of this agreement shall not be affected. All the terms of this agreement shall be interpreted under the laws of the State of Washington.

ACTIONS BY SELLER NOT AFFECTING OBLIGATIONS OF BUYERS: Buyers agree that Seller may take any of the following actions at any time and any number of times, without notice, without relieving Buyers of any of their obligations under this agreement: extend the time of payment, postpone or delay collection, take a new promissory note or obligation for or in connection with this agreement, reduce the amount payable under this agreement, change the time or place for payment, change the number of parties to this agreement or the obligations of some of the parties to this agreement, release any security for this agreement, fail to enforce any security interest taken in connection with this agreement, release any party to this agreement from any further obligation, agree not to sue any party for collection of this agreement, or assign this agreement at any time to another person or corporation.

OBLIGATIONS OF BUYERS REGARDING GOODS: Buyers agree that they will keep possession of all goods and not dispose of any of them nor permit or cause any other person to claim any rights in the goods. Buyers agree that any loss of or damage to any goods is at their risk and is their responsibility regardless of the cause of the loss or damage. Buyers agree that if Seller requests, they will make all of the goods available to the Seller at any reasonably convenient place the Seller may designate. Buyers agree to comply with all registration, licensing, tax and title laws applicable to any of the goods.

RIGHTS OF SELLER REGARDING GOODS: Buyers agree that if they fail to fully comply with any of the terms of this agreement, Seller shall have, but will not be limited to, the right, without notice in accordance with state law, to enter any house or other building and on any real estate and to take possession of goods wherever they may be found. Buyers agree that Seller may sell any of the goods for cash or credit and that any notice required shall be reasonable if mailed to them at least 5 days prior to the time of sale or other disposition. Buyers agree that if the information is not available at the time of signing this agreement, Seller may insert identifying numbers or marks of the goods in the space for description of goods on the other side of this document.

TRANSFER OR SALE OF REAL ESTATE: If all or any part of any real estate securing this contract is sold or transferred without Seller's prior written consent, with the exception of certain transfers as set out in any mortgage or deed of trust which secures this contract, Seller, at Seller's option, may declare the entire balance immediately due.

POSTPONEMENT OF PAYMENT DUE DATES: If any Buyer requests permission to delay making one or more payments, Seller may postpone one or more scheduled payment due dates. Buyers agree to pay all charges for postponement of scheduled payment due dates.

ATTORNEY FEES: Buyers agree to pay Seller's reasonable attorney fees after default and referral to an attorney who is not a salaried employee of the Seller or his assignee.

DISCLAIMERS BY SELLER: Seller shall not be liable for delays or damages caused by strikes, material or labor shortages or other conditions beyond Seller's control. Seller is not responsible for seeking or obtaining any license, permit or authorization to provide the services called for by this agreement. Buyers acknowledge that Seller has made no representations, promises or warranties, express or implied, with regard to the goods and/or services sold under this agreement, except as specified herein.

Secured Party has no intent to contract for, receive or charge a time price differential in excess of that permitted under the laws of the State of Washington, and in the event that any charge hereunder or under any instruments or documents associated herewith should result in a time price differential in excess of that permitted by law, any and all such excess shall not be payable by Buyer, and if any such excess time price differential in excess of that permitted by law, any and all such excess shall not be payable by Buyer, and if any such excess time price differential is in fact collected or paid, such excess will be either remitted to Buyer or applied in reduction of the Secured Debt.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

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The printing contained in this box is not part of Buyers' agreement

ASSIGNMENT BY SELLER

For value received, we hereby assign within contract and all our right, title and interest in it and in its collateral to _____

(Assignee), and warrant all of the following: 1) that this contract is the result of a sale of our own property or services; 2) that we have full and perfect title to and right to convey this contract free of any encumbrance, lien, or any interest of third parties of any nature whatsoever; 3) that all services and installation work in connection with this contract will be completed according to the contract at the time this contract is sold to the Assignee; 4) that this contract accurately and correctly reflects a genuine, bona fide sale and the price and terms thereof, and is valid and in compliance with any applicable installment sales law or other applicable state or federal law or administrative regulation and that there is no unexpired right to cancel on behalf of Buyers; 5) that the goods or services covered by this contract have been unconditionally accepted by the parties to the contract; 6) that at the time this contract is sold to the Assignee, the goods and services are in the possession of the obligor and are the identical goods and services described in or related to the contract; 7) that the amount due from the obligor is not disputed or subject to any set-off, deduction, credit or counterclaim; 8) that there is no undisclosed delinquency; 9) that the down payment is correctly stated in the contract; 10) that we have received cash, or its proper equivalent, for the down payment, no part of which was loaned by us, directly or indirectly, to the Buyers; 11) that this contract is the entire and sole contract between us and the obligor as to the sale of goods or services evidenced herein; 12) that there is no undisclosed agreement, concession or litigation of any nature affecting this contract; 13) that all the parties to this contract were competent at the time it was executed; 14) that there are no valid defenses in law or equity to this contract as it exists in the hands of the Assignee after this conveyance; 15) that all signatures on this contract are genuine; and 16) that title to the real property improved under this contract is vested in Buyers free and clear of all liens and encumbrances whatsoever, except as noted either in Buyers' credit application or in a written notice given by us to Assignee before this assignment was made. If any of the foregoing warranties are untrue, regardless of Assignee's knowledge or lack of knowledge or reliance thereon, Assignor hereby unconditionally agrees to repurchase the documents on demand from Assignee for the balance remaining unpaid plus any expense of collection, repossession, foreclosure, transportation, or storage, attorney fees, and court costs incurred by Assignee less any customary refund by Assignee of unearned finance charges. FURTHER, if a "With Recourse" assignment is initiated below, we engage that the within contract will be paid according to its tenor and that if it is not we shall pay it to the Assignee or to any subsequent assignee, regardless of the order in which assignments are made. If a "Without Recourse" assignment is initiated below, this Assignment is without recourse.

With Recourse _____
Seller Initials

Seller/Assignor _____

Without Recourse _____
Seller Initials

By _____

WORK ORDER AND AUTHORIZATION

Western Builders & Design Corp.

Washington Lic. # WESTEBD307MP
Oregon Lic. # 2435

GENERAL CONTRACTOR
4907 N.E. 42nd Avenue Portland, Oregon 97218
Portland (503) 288-7372
Bonded & Insured

Washington
and Oregon
Vancouver (206) 696-4261

Customer's Name JEFFREY P. TRACY REIS Date 10/2/87
Address MP 203 KUFFLER RD. Phone (509) 467-8447
City SKAMANIA State WASH Zipcode 98648

Company's Guarantee:

The company guarantees it's workmanship and will replace faulty materials or faulty workmanship free of charge.

Customer Agreement:

I/We the undersigned, hereby authorize and give our consent to have the following work done.

SPECIFICATIONS:

Prepare home to be resided by remaining, removing
and replacing rotted siding when necessary.

Install styrofoam (1/2") on all outer walls.

Install Alside siding (STEEL) 8" on outer walls.

COLOR - RAFFIA BEIGE
Use all genuine accessories such as J channel,
finish trim and corners.

Install 13 sets of shutters COLOR DEEP RED

Furnish 1 gallons of paint.

All work to be done according to factory specs.

We Propose hereby to furnish material and labor - complete in accordance with above specifications, for the sum of:

Eighty six hundred and twenty six dollars (\$ 8040⁰⁰)

Payment to be made as follows:

Financed for 120 mo @ approx \$135 mo. TAX 586⁰⁰
8626⁰⁰

All material is guaranteed to be as specified. All work to be completed in a workmanlike manner according to standard practices. Any alteration or deviation from above specifications involving extra costs will be executed only upon written orders and will become an extra charge over and above the estimate. All agreements contingent upon strikes, accidents or delays beyond our control. Owner to carry fire, tornado and other necessary insurance. Our workers are fully covered by Workmen's Compensation Insurance.

Authorized
Signature

Signature

Signature

Work

W. J. Vulla

[Signature]

Date of Acceptance:

Jeffrey P. Reis

Workmanship guaranteed for one year

\$ 15,001.20

December 4

19 87

I (or if more than one maker) we, jointly and severally, promise to pay to the order of Western Builders & Design Corp.

Fifteen Thousand One Dollars and 20/100 at 4907 NE 42 nd Ave, Portland, Or 97218

with interest thereon at the rate of 12.25 percent per annum from December 4, 1987 DOLLARS, 120 installments of not less than \$ 125.01 in any one payment; interest shall be paid in payment and

is included in the minimum payments above required; the first payment to be made on the 18th day of December 19 87, and a like payment on the 18th day of each month thereafter, until the whole sum, principal and interest has been paid; if any of said installments is not so paid, all principal and interest to become immediately due and collectible at the option of the holder of this note. If this note is placed in the hands of an attorney for collection, I/we promise and agree to pay holder's reasonable attorney's fees and collection costs, even though no suit or action is filed hereon; however, in a suit or an action is filed, the amount of such reasonable attorney's fees shall be fixed by the court, or courts in which the suit or action, including any appeal therein, is tried, heard or decided.

* Strike words not applicable.

WITNESS in notes

X [Signature]
X Henry H. Deis

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