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BOOK 112 PAGE 254

Filed for Record at Request of
When Recorded Return to:

YVONNE MONTCHALIN and
30013 S.E. SHEPHERD ROAD
WASHOUGAL, WA 98671

SK-15081 SECURITY UNION TITLE INSURANCE COMPANY

01-05-01-0-0-1700-00

01-05-11-1-0-0900-00

DEED OF TRUST (For use in the State of Washington only)

FILED FOR RECORD
BY SKAMANIA CO. TITLE

DEC 19 2 40 PM '88
A. D. Olson, Jr.
AUDITOR
GARY M. OLSON

THIS DEED OF TRUST, made this 16th day of December, 1988, between

ALFRED J. YOTT and NANCY A. YOTT husband and wife GRANTOR,
whose address is M.P. 0.27L PRINDLE ROAD WASHOUGAL, WA 98671,

SECURITY UNION TITLE INSURANCE COMPANY, TRUSTEE,
whose address is 703 Broadway, Vancouver, Washington 98660 and

YVONNE MONTCHALIN BENEFICIARY,
whose address is 30013 S.E. SHEPHERD ROAD WASHOUGAL, WA 98671

WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with
power of sale, the following described real property in SKAMANIA County, Washington:

SEE ATTACHED AS PER EXHIBIT A.

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 FIFTY TWO THOUSAND FIVE HUNDRED
AND 00/100 dollars (\$52,500.00) 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.

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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 obligations 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 obligations 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 part 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.

Alfred J. Yott
ALFRED J. YOTT
Nancy A. Yott
NANCY A. YOTT

STATE OF WASHINGTON) ss
COUNTY OF CLARK)

On this day personally appeared before me ALFRED J. YOTT and NANCY A. YOTT 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.

Under my hand and official seal this 16 day of December, 1988.

Notary Public in and for the State of Washington residing at

My Commission Expires: 4-22-89

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 ____

BY: _____

RETURN Full Reconveyance to the following parties:

SK-15081

PARCEL 1

COMMENCING AT A POINT ON THE EAST LINE OF SECTION 11, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON AT ITS INTERSECTION WITH THE SOUTH LINE OF STATE HIGHWAY 14; AND RUNNING THENCE WESTERLY ALONG THE SOUTH LINE OF SAID HIGHWAY TO ITS INTERSECTION WITH THE EAST LINE OF THE TOWNSITE OF PRINDLE AS RECORDED IN BOOK "A" OF PLATS ON PAGE 28; THENCE SOUTH $32^{\circ} 36'$ EAST ALONG SAID EASTERLY LINE TO A POINT WHICH BEARS SOUTH $52^{\circ} 29'$ WEST 30 FEET FROM THE NORTHWEST CORNER OF THAT TRACT OF LAND DEEDED TO E.W. LEE RECORDED ON PAGE 30 OF BOOK "X" OF DEEDS, RECORDS OF SKAMANIA COUNTY, WASHINGTON; THENCE NORTH $52^{\circ} 29'$ EAST ALONG THE NORTH LINE OF SAID PROPERTY 237.2 FEET TO THE NORTHEAST CORNER OF SAID TRACT; THENCE SOUTH $39^{\circ} 03'$ EAST 76.5 FEET ALONG THE EASTERLY LINE OF THE SAID E.W. LEE PROPERTY; THENCE EAST 117.3 FEET; THENCE SOUTH $37^{\circ} 22'$ EAST 166.6 FEET TO THE NORTHERLY RIGHT OF WAY LINE OF RAILROAD AVENUE, NOW KNOWN AS PRINDLE ROAD, A COUNTY ROAD; THENCE NORTH $77^{\circ} 35'$ EAST 163.9 FEET ALONG SAID RIGHT OF WAY LINE TO A 12 INCH CONCRETE CULVERT; THENCE NORTH $12^{\circ} 00'$ WEST 200 FEET, MORE OR LESS, TO THE SOUTHERLY RIGHT OF WAY LINE OF STATE ROAD NO. 14; THENCE WESTERLY ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING.

PARCEL 11

A PARCEL OF LAND LOCATED IN GOVERNMENT LOT 1 OF SECTION 12, TOWNSHIP 1 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS:

BEGINNING AT A POINT 611.2 FEET SOUTH AND 242.7 FEET EAST OF THE NORTHWEST CORNER OF THE SAID SECTION 12, SAID POINT BEING ON THE SOUTHERLY RIGHT OF WAY LINE OF STATE HIGHWAY NO. 14 AND BEING THE NORTHWEST CORNER OF THAT PARCEL DEEDED TO LARRY W. PIEPER, ET UX, BY DEED RECORDED SEPTEMBER 23, 1983 IN BOOK 82 ON PAGE 708; THENCE SOUTH $27^{\circ} 06'$ EAST ALONG THE WEST LINE OF THE SAID PIEPER PARCEL AND CONTINUING ON THE SAME COURSE ALONG THE WEST LINE OF THAT PARCEL SOLD ON CONTRACT TO JOHN L. SIMPSON, ET UX, AS RECORDED IN BOOK 80 ON PAGE 864, TO THE NORTH LINE OF PRINDLE ROAD, THE SAME BEING THE SOUTHWEST CORNER OF THE SAID SIMPSON PARCEL; THENCE WESTERLY ALONG THE NORTH LINE OF SAID PRINDLE ROAD TO THE SOUTHEAST CORNER OF THAT PARCEL DEEDED TO LEON P. MONTCHALIN, ET UX, BY DEED RECORDED IN BOOK 32 ON PAGE 565; THENCE NORTH $12^{\circ} 00'$ WEST 200 FEET ALONG THE EASTERLY LINE OF THE SAID MONTCHALIN PARCEL TO THE SOUTH LINE OF SAID HIGHWAY NO. 14; THENCE EASTERLY ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING.