

110750

Filed for Record at Request of

Name Fred L. Cloe

Address M.P. 0.27 R Woodard Creek Rd.

City and State Stevenson, WA 98648

ALL INCLUSIVE DEED OF TRUST

SKAMANIA COUNTY
TITLE COMPANYREGISTERED
COUNTY CLERKP.O. BOX 277 - 43 RUSSELL ST.
STEVENSON, WASHINGTON 98648

BOOK 122 PAGE 69

THIS SPACE RESERVED FOR RECORDERS USE:

SKAMANIA COUNTY
BY SKAMANIA CO. TITLE

JAN 25 10 21 AM '91

GARY H. CLEON

SCT-16140

THIS DEED OF TRUST, made this 24th day of January

JAMES SNOWDEN and PATTI SNOWDEN, husband and wife

19 91 between

Grantor,

whose address is 2429 Cascade Street, Hood River, OR 97031

SKAMANIA COUNTY TITLE COMPANY, Trustee, (PO Box 277, Stevenson, Washington 98648

and

FRED L. CLOE, a married man as his separate estate

Beneficiary.

whose address is M.P. 0.27R Woodard Creek Road, Stevenson, WA 98648

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 in the Southwest quarter of the Southeast quarter of Section 20, Township 3 North, Range 8 East of the Willamette Meridian in the County of Skamania and State of Washington, described as follows:

Beginning at a point 66 rods North of the Southeast corner of the Southwest quarter of the Southeast quarter of said Section 20; thence West 24 rods; thence North 20 rods; thence East 24 rods; thence South 20 rods to the point of beginning.

EXCEPT County Road right of way.

The Real Property which constitutes the Security for this Deed of Trust shall not be conveyed, sold or assigned by Grantor herein to any third party without the Express Written Consent of the Beneficiary herein, which consent shall not be unreasonably withheld, so long as the subsequent purchaser of said Real Property is of equal or greater credit/worthiness as Grantor herein.

Balloon Payment due January 24, 2006, for the remaining balance due.

Registered	1
Indexed, Air	0
Indirect	0
Filmed	2-1-91
Mailed	1/27

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

SIXTY FIVE THOUSAND AND NO/100's Dollars (\$ 65,000.00)

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 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

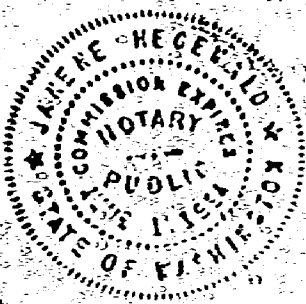
6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured by this Deed of Trust

(continued on reverse side)

IT IS MUTUALLY AGREED THAT:

BOOK 122 PAGE 70

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 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 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 or Trustee's authorized agent, 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 shall be deposited (less clerk's filing fee) with the clerk of the superior court of the county in which sale takes place.
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 purchasers 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 shall 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, successors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.



James Snowden
Patti Snowden

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day personally appeared before me
JAMES SNOWDEN AND
PATTI SNOWDEN

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
24th day of January
Shirley Negawa
Notary Public in and for the State of Washington
residing at Stevenson
My commission expires 06-01-94

STATE OF WASHINGTON
COUNTY OF

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

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 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

110750

Filed for Record at Request of

Name Fred L. Cloe

Address M.P. 0.27 R Woodard Creek Rd.

City and State Stevenson, WA 98648

ALL INCLUSIVE DEED OF TRUST

SKAMANIA COUNTY
TITLE COMPANYP.O. BOX 277 43 RUSSELL ST
STEVENSON, WASHINGTON 98648

BOOK 122 PAGE 69

THIS SPACE RESERVED FOR RECORDERS USE

FILED FOR RECORD
SKAMANIA CO. TITLE
BY SKAMANIA CO. TITLE

JAN 25 10 21 AM '91

GARY H. CLOON

SCT-16140

THIS DEED OF TRUST, made this 24th day of January

JAMES SNOWDEN and PATTI SNOWDEN, husband and wife

19 91 between

Grantor,

whose address is 2429 Cascade Street, Hood River, OR 97031

SKAMANIA COUNTY TITLE COMPANY, Trustee (PO Box 277, Stevenson, Washington 98648

FRED L. CLOE, a married man as his separate estate

and

Beneficiary.

whose address is M.P. 0.27R Woodard Creek Road, Stevenson, WA 98648

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 in the Southwest quarter of the Southeast quarter of Section 20, Township 3 North, Range 8 East of the Willamette Meridian in the County of Skamania and State of Washington, described as follows:

Beginning at a point 66 rods North of the Southeast corner of the Southwest quarter of the Southeast quarter of said Section 20; thence West 24 rods; thence North 20 rods; thence East 24 rods; thence South 20 rods to the point of beginning.

EXCEPT County Road right of way.

The Real Property which constitutes the Security for this Deed of Trust shall not be conveyed, sold or assigned by Grantor herein to any third party without the Express Written Consent of the Beneficiary herein, which consent shall not be unreasonably withheld, so long as the subsequent purchaser of said Real Property is of equal or greater credit/worthiness as Grantor herein.

Balloon Payment due January 24, 2006, for the remaining balance due.

Registered	
Indexed, Air	0
Indirect	0
Filmed	2-1-91
Mailed	47

which real property is not used principally for agricultural or farming purposes; together with all the tenements, hereditaments, and appurtenances now or hereafter thereto 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

SIXTY FIVE THOUSAND AND NO/100'S Dollars (\$ 65,000.00)

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 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

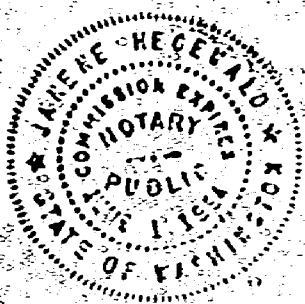
6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust

(Continued on reverse sheet)

IT IS MUTUALLY AGREED THAT:

BOOK 122 PAGE 70

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 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 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 or Trustee's authorized agent, 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 shall be deposited (less clerk's filing fee) with the clerk of the superior court of the county in which sale takes place.
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 purchasers 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 shall 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, successors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.



James Snowden

Patti Snowden

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day personally appeared before me
JAMES SNOWDEN AND
PATTI SNOWDEN

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
24th day of January, 1991
Shirley Segawa
Notary Public in and for the State of Washington
residing at Stevenson
My commission expires 06-01-94

STATE OF WASHINGTON
COUNTY OF

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

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 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