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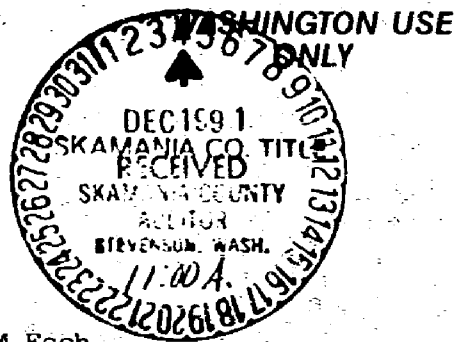
MOBILE HOME DEED OF TRUST

BOOK 26 PAC 334

AFTER RECORDING RETURN TO:

Washington Mutual Fed. Savings Bank
1205 Broadway
Vancouver WA 98660
Attn: Jim Linker

Registered 0
Indexed, 0
Indirect 0
Filed 12/6/91
Mailed 0



THIS DEED OF TRUST is between David D Esch and Sharon M Esch
whose address is MP 0.02L 2nd Street, Carson WA 98610 ("Grantor");
Skamania County Title, a

corporation, the address of which is Stevenson Washington 98111
and its successors in trust and assigns ("Trustee"); and WASHINGTON MUTUAL SAVINGS BANK, a Washington
corporation, the address of which is 1201 Third Avenue, Seattle, Washington 98101 ("Beneficiary").

1. **Granting Clause.** Grantor hereby grants, bargains, sells and conveys to Trustee and its
successors in trust and assigns, in Trust, with power of sale, the real property in Skamania
County, Washington, described below, and all interest in it Grantor ever gets:

The South 25 feet of Lots 1 and 2, and all of Lot 3, Bick C, Town of Carson,
Washington, as per the duly recorded plat thereof.

together with: all income, rents and profits from it; all plumbing, lighting, air conditioning and heating
apparatus and equipment; and all fencing, blinds, drapes, floor coverings, built-in appliances, and other
fixtures, at any time installed on or in or used in connection with such real property; and the mobile home
referred to below and all its other attachments and accessories.

All of the property described in this Section 1 is called the "Property." To the extent any of the Property
is personal property, Grantor grants Beneficiary, as secured party, a security interest in all such property, and
this Deed of Trust shall constitute a security agreement between Grantor and Beneficiary.

The Property includes a 19 80 24 X 60 mobile home, Manufacturer Hillcrest,
Model 0283-0185-N, Serial Number 0283-0185-N. The mobile home shall
be permanently affixed to the real estate and not severed or removed therefrom without the prior written
consent of the Beneficiary.

2. **Security.** This Deed of Trust is given to secure performance of each promise of Grantor contained
herein and in a security agreement of the same date from Grantor to Beneficiary (the "Security Agreement")
and the payment of Twenty Five Thousand Six Hundred Seventy Seven Dollars and no/100
Dollars (\$ 25,677.00) (called the "Loan") with interest as provided in the promissory note which
evidences the Loan (the "Note"), and any renewals, modifications or extensions thereof. It also secures payment
of certain fees and costs of Beneficiary as provided in Section 10, and repayment of money advanced by Beneficiary
under Section 6 or otherwise to protect the Property or Beneficiary's interest in the Property. All of this money
is called the "Debt."

If this box is checked, the Note secured by this Deed of Trust provides for a variable rate of interest.

3. Representations of Grantor. Grantor warrants and represents that

(a) Grantor is the owner of certain part of the Property, which is not encumbered except by easements, reservations, and restrictions of record not inconsistent with the intended use of the Property, and any existing real estate contract, mortgage or deed of trust given in good faith and for value, the existence of which has been previously disclosed in writing to Beneficiary; and

(b) The Property is not used principally for agricultural or farming purposes.

4. Promises of Grantor. Grantor promises:

(a) To keep the Property in good repair, not to move, alter or demolish the mobile home or any of the other improvements on the Property without Beneficiary's prior written consent, and not to sell or transfer the Property or any interest in the Property in violation of the provisions of Section 5;

(b) To allow representatives of Beneficiary to inspect the Property at any reasonable hour, and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property;

(c) To pay on time all lawful taxes and assessments on the Property;

(d) To perform on time all terms, covenants and conditions of any prior real estate contract, mortgage or deed of trust on the Property or any part of it and pay all amounts due and owing thereunder in a timely manner;

(e) To see to it that this Deed of Trust remains a valid lien on the Property superior to all liens except those described in Section 3(a), and to keep the Property free of all encumbrances which may impair Beneficiary's security. It is agreed that if anyone asserts the priority of any encumbrance other than those described in Section 3(a) over this Deed of Trust in any pleading filed in any action, the assertion alone shall be deemed to impair the lien of this Deed of Trust for purposes of this Section 4(e); and

(f) To keep the mobile home and other improvements on the Property insured by a company satisfactory to Beneficiary against fire and extended coverage perils, and against such other risks as Beneficiary may reasonably require, in an amount equal to the full insurable value, and to deliver evidence of such insurance coverage to Beneficiary. Beneficiary shall be named as the first loss payee on all such policies pursuant to a standard lender's loss payable clause. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in the same manner as payments under the Note or, at Beneficiary's sole option, released to Grantor. In the event of foreclosure or sale of the Property pursuant to the Trustee's power of sale, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the Sheriff's or Trustee's sale.

5. Sale or Transfer of Property. The Loan is personal to Grantor, and the entire Debt shall become immediately due and payable in full upon any sale or other transfer of the Property or any interest therein by Grantor. A sale or other transfer of the Property or any interest therein by Grantor without the full repayment of the Debt shall constitute an event of default hereunder.

6. Curing of Defaults. If Grantor fails to comply with any of the covenants in Section 4, including all the terms of any prior real estate contract, mortgage or deed of trust, Beneficiary may take any action required to comply with any such covenants without waiving any other right or remedy it may have for Grantor's failure to comply. Repayment to Beneficiary of all the money spent by Beneficiary on behalf of Grantor shall be secured by this Deed of Trust. The amount spent shall bear interest at the Default Rate specified in the Note and be repayable by Grantor on demand.

7. Defaults: Sale.

(a) Prompt performance under this Deed of Trust is essential. If Grantor doesn't pay any installment of the Loan on time, or if there is a breach of any of the promises contained in this Deed of Trust, the Security Agreement, or any other document securing the Loan, Grantor will be in default and the Debt and any other money whose repayment is secured by this Deed of Trust shall immediately become due and payable in full, at the option of Beneficiary, subject only to the notice requirements of Section 8 below. If Grantor is in default and Beneficiary exercises its right to demand repayment in full, the total amount owed by Grantor on the day repayment in full is demanded, including unpaid interest, shall bear interest at the Default Rate specified in the Note from the day repayment in full is demanded until repaid in full and, if Beneficiary so requests in writing, Trustee shall sell the 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 the Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (i) to the expenses of the sale, including a reasonable trustee's fee and attorney's fee; (ii) to the obligations secured by this Deed of Trust; and (iii) the surplus, if any, shall be deposited with the Clerk of the Superior Court of the county in which the sale took place to be distributed in accordance with RCW 61.24.080.

(b) 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 the interest in the Property which Grantor had the power to convey at the time of execution of this Deed of Trust and any interest which Grantor subsequently acquired. Trustee's deed shall have the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust. This recital shall be prima facie evidence of such compliance and conclusive evidence of such compliance in favor of bona fide purchasers and encumbrancers for value.

(c) The power of sale conferred by this Deed of Trust is not an exclusive remedy. Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage or sue on the Note according to law. In connection with any of the Property which is personal property, Beneficiary shall further be entitled to exercise the rights of a secured party under the Uniform Commercial Code as then in effect in the state of Washington. During the pendency of any foreclosure or other realization proceedings, Beneficiary shall also have the right to collect the income, rents, and profits of the Property and apply the amounts so collected toward payment of the Debt in the manner provided in the Note, and shall have the right to secure the appointment of a receiver for the Property, its income, rents and profits.

(d) By accepting payment of any sum secured by this Deed of Trust 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 a default for failure to so pay.

8. Notice and Opportunity to Cure Defaults. Except in the case of abandonment or other extreme circumstances, Beneficiary shall at least thirty (30) days prior to declaring the entire Debt immediately due and payable in full and/or exercising any of the other remedies for default specified in Section 7, send to Grantor, by certified mail, a notice of default specifying the nature of the default and in the case of a payment default, the sum of the payments in default and any applicable late charges. Grantor will have thirty (30) days from the postmarked date of such default notice to cure the default and during such thirty (30) day period, Beneficiary shall not in the absence of extreme circumstances declare the entire Debt immediately due and payable in full and/or pursuing any of the other remedies for default specified in Section 7.

The above notice and opportunity to cure shall be repeated to Grantor in (2) such default notices in any twelve (12) month period, and if subsequent default occurs within that twelve (12) month period, Beneficiary may exercise its remedies for default immediately without further notice to Grantor.

9. Condemnation; Eminent Domain. If the entire or a portion of the Property is taken or damaged in an eminent domain proceeding, the entire or such portion of the Debt or such portion as may be necessary to fully satisfy the debt shall be immediately due and payable, and the sum of the award or proceeds of the Deed of Trust shall be paid to Beneficiary to be applied thereon in the same manner as payment on the Note.

10. Fees and Costs. Beneficiary shall pay for the Trustee's reasonable cost of searching records, other reasonable expenses incurred by the Trustee in connection with its duties, and reasonable attorney's fees in any lawsuit or other proceeding to foreclose this Deed of Trust or in any action or proceeding which Beneficiary or Trustee is obliged to prosecute or defend to protect the lien of the Debt or Trust or to otherwise protect its security; and in any other action taken by Beneficiary to collect the Debt including any disposition of the Property under the Uniform Commercial Code.

11. Reconveyance. Trustee shall reconvey all or any part of the Property covered by this Deed of Trust to the person entitled thereto, on written demand of Grantor and Beneficiary, or upon satisfaction of the Debt and other obligations secured hereby, and written request for reconveyance by Beneficiary or the person entitled thereto.

12. Trustee; Successor Trustee. 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. Trustee is not obligated to notify any party hereto of a 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.

13. Miscellaneous. This Deed of Trust shall benefit and obligate the parties, their heirs, devisees, legatees, administrators, executors, successors and assigns. The term Beneficiary shall mean the holder and owner of the Note secured by this Deed of Trust, whether or not that person is named as Beneficiary herein. The words used in this Deed of Trust referring to one person shall be read to refer to more than one person if two or more have signed this Deed of Trust or be jointly responsible for doing the things this Deed of Trust requires. This Deed of Trust shall be governed by and construed in accordance with the laws of the state of Washington. If any provision of this Deed of Trust is determined to be invalid under law, that fact shall not invalidate any other provision of this Deed of Trust, but the Deed of Trust shall be construed as if not containing the particular provision or provisions held to be invalid, and all remaining rights and obligations of the parties shall be construed and performed as though the invalid provision did not exist.

DATED AT Vancouver, Washington this 27th day of November, 19 91.

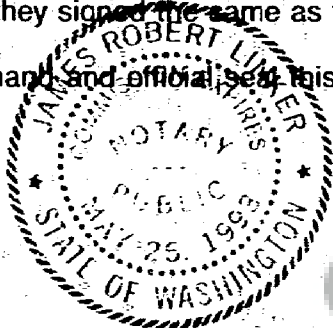
GRANTOR(S):

* David D Esch
* Sharon M. Esch

STATE OF WASHINGTON)
COUNTY OF Clark) ss.

On this day personally appeared before me David D Esch and Sharon M Esch, to me known to be the individuals 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.

WITNESS my hand and official seal this 27th day of November, 19 91.



James Robert Linker
Notary public in and for the state of Washington,
residing at Vancouver
Expires May 26, 1993

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 this 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 this Deed of Trust, to cancel the Note above mentioned, and all other evidences of indebtedness secured by this Deed of Trust, together with the Deed of Trust, and to convey, without warranty, to the parties designated by the terms of this Deed of Trust, all the estate now held by you thereunder.

Dated _____, 19 _____

Mail reconveyance to _____