BOOK 126 PAGE 529 corn 00600054

RETURN TO: UNITED SAVINGS ASSN OF TEXAS ESB OBA COMMONWEALTH . UNITED MTG P.O. BOX 4117 PORTLAND, ORRGON 97208



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#### DEED OF TRUST

THIS DEED OF TRUST O Security Instrument (is made on DECEMBER 9TH, 1991 DANIEL P. NIELSEN AND BARBARA J. NIELSEN , AS HUSBAND AND The grantor is: WIFE.

Borrowersy The trustee is

SKAMANIA COUNTY TIPLE.

frastee at The beneficiary is

UNITED SAVINGS ASSN OF TEXAS FSB which is organized and existing under the laws of UNITED STATES

and whose address is

3200 SOUTHWEST FREEWAY, #2000, HOUSTON, TEXAS 77027

Clender C. Borrower owes Lender the principal sum of

ONE HUNDRED THIRTY FOUR THOUSAND AND 00/100
Dollars (LSS) 134000.00 . This debt is evidenced by Borrower's note dated the same date as this Security Dollars (US \$ 1.34000.00). It his debt is griderized by Borrower's note dated the same date as this Security Instrument is Note at which provides for monthly payments, with the tull debt, it not paid eather, due and payable on . This Security Instrument secures to Fender can the repayment of the debt JANUARY 1ST, 2022. This Security Instrument secures to Lender (a) the repayment of the debt exidenced by the Note, with interest, and all renewals, extensions and modifications of the Note, (b) the payment of all other sums, with interest, advanced under paragraph? to protect the security of this Security Instrument; and (c) the performance of

Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrgwer irrevocably grants and conveys to Imstee, in trust, with power of sale, the following described property located in

County, Washington:

A TRACT OF LAND IN THE EAST HALF OF THE EAST HALF OF SECTION 27, TOWNSHIP 3 NORTH, RANGE 8 EAST OF WILLAMETTE MERIDIAN IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOTS/32 & 3. OF MAXWELL SHORT PLAT RECORDED IN BOOK 3 OF PLATS, ST PAGE 186, SKAMANIA COUNTY DEED RECORDS.

which has the address of

MP 0.9R-JOSHUA ROAD

HOME VALLEY

Washington

98648

( Property Address ):

WASHINGTON (AS 2.2) For the Hannie Mac Freddie Mac UNIFORM INSTRUMENT

Form 3048 9 90 ( page 1 of 6 page)

TOGETHER WITH all the improvements to V or hereafter creeted on the property, and all casements apprelenances, and textures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the Property.

BORROWER COXENANTS that Borrower is lawfully sersed of the estate hereby conveyed and has the right to example and convey the Property and that the Property is unencombered, except for encoundrances of record. Borrower warrants and defined generally the fulle to the Property against all chains and definands, subject to any encouphrances of record.

HIS SECURITY INSTRUMENT countries unitoring coverants for national use and non-nutoum coverants with funited variations by mirisdiction to constitute a unitoring security distributed covering real property.

ENHORM COVENANTS, Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest: Prepayment and Late Charges. Borrower shall promptly pay when due the

principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for laxes and Insurance. Subject to applicable law or to a written waiver by Lender, Botrower shall pay to Lender on the day monthly payments are due under the Note, final the Note is paid in full, a sum? Tunds—for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a heri on the Property, the yearly leasehold, payments on ground tents for the Property, it any: (c) yearly hazard or property insurance premiums; (d) yearly though insurance premiums, it any, (e) yearly insurance premiums, it any sums payable by Botrower to Lender may condance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are oatled 1 serow froms. Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage foan may require for Botrower's escrow, account under the federal Reaf Estate Settlement Procedures Act of 1974 amenical from time to time, 124 S.C. § 2004. Prog. RESPY samples another has that applies to the Funds sets a lesser amount. If so, I ender may at any time, collect and hold Funds in unannount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of carrent data and reasonable estimates of expenditures of futured serow Items of otherwise in a condance with applicable has

The Lands shall be field in an institution whose deposits are insured by exceedend grency, instrumentality, or critical functional Lender, it I ender is such an assitution continuous Lender Home Loan Bark. Lender half apply the Loads to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Lynds annually analyzing the excoving accounts of verifying the Escrow Items, unless Lender pays Borrower infectest on the Lunds and applicable five permits. Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real, estate has reporting service used by Lender in connection with third loan, unless applicable law provides otherwise. Unless an afterment is made or applicable law requires interest to be paid, hender shall not be required to pay Borrower any interest or carnings on the Linds. Borrower and Lender may agree in a prince those very that interest shall be paid on the Lunds. Lender, whill give to Borrower, without charges an annual accounting of the Lunds/showing creshes and debuts to the Lunds and the spurpose for which each it but to the Lunds was made. Dre Lunds are predicted as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender greeed the amounts permitted to be held by applicable law. Lender shall account to Bornover for the excess Funds in accordance with their equirements of applicable law. Bythe amount of the Funds held by Lender at any time is not sufficient to pay the Lender literative when due Lender may so notify Bornover in suiting, and in such case Bornover shall pay to Lender the amount necessary to make up the deficiency. Bornover shall make up the deficiency in normous than twelve mountily payments at Lender, sole discretion.

Lender payment in tail of all conserved described by the described by applicable law. Lender shall make up the

I porcepasiment in tail of all sums secured by the Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. It, under paramaph 21. Lender, hall acquire of sell the Property. Lender, prior to the acquisition of sale of the Property, shall apply an elands held by Lender at the time of acquisition or sale as a credit against the sams secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise and payments received by Lander ander paracraphs I and 2 shall be applied then to any prepayment charges due mader the Note record, to amounts payable mader paragraphs 2, that to anterest due fourth to principal due, and fast, to any late charges the Note.

4. Chargest Liens. Burrower shall pay an large an assuments, charges, but s and impositions attributable to the Property which mass attain priority on extrins Security Lestrangial, and less chold payments or a found tests, it any Borrower to the state of the Advances of the Adva

4. Chargest Lieus. Berrower shall pay an lawes an assuments, charges, bries and impositions attributable to the Property which may attain priority over this Security by trainant, and leasehold payments or atomid tests, it any Berrower shall pay their obligations in the manner proyided in paragraph 2, of it not paid indigit manner. Berrower shall pay them on time the tody, per on rowed payment. Berrower shall promptly turned to be rolled all notices of amounts to be paid under this patent just. It Borrower may exclude a directly, Borrower shall promptly turned to I ender receipts evidencing the payment.

12

Borrow is half promptly of chair and hen which has priority sycretins. Security Instinution indess. Borrower or active an author to the prompt of the obligation secured by the hen an amount acceptable to Lender, the contests in 2004 fulfilling the for detects against enter, emblindering the hen in the actions which in the Lender's opinion operate to prevent the intercentage of the near of seconds from the holder of the liquidin agreement satisfactory to Lender subordinating the highest this Security Instrument. If Lender determines that any part of the Property is sufficient which may attack priority over this Security Instrument. Lender may give Borrower a notice identifying the heat. Borrower shift satisfy the lenser face one of the actions set to the actions.

5. Hazard or Property Insurance. Borrower shall keep the amprovements now existing or hereafter erected on the Property ansured against loss by rice mazards included within the term, extended coverage, and any other hazards, including thousands for which I end it requires insurance. This insurance shall be maintained in the amounts and for the

Form 3048 9 90

periods that I ender region. The meanance carrier proved in the enjoring shall be chosen by Bonrow in the epito I, independent which shall not be functionably withheld. If Bonrow i tails to religious coverage described above I ended may at I choledy options obtain coverage to protect benders in the Property measurables with paragraph.

All insurance policies and renewals shall be accept this to Lender and that i include a standard more ago, claimed Lender, shall thave the night to hold the policies and renewals. If I ender tegfants. Bonsover dualistic mapping area to Lender all receptor of participations and renewal notices. In the event of loss, Borrower shall also prompt notice to the insurance carrier and Lender. Lender may make proof of loss it not another promptly by Borrower.

Unless Leider and Berrover otherwise agree in antique insurance proceeds shall be applied to a storation or regain of the Property during of all the restoration or repair is economically teachly and Leider's secured in restoration of restoration of the formation of repair is not content ally teachly secured would be bestered the restrance proceeds shall be applied to the same secured by this Security Instrument, whether or not then due, will have cooks paid to Borrower. It Borrower abundances the Property or doesney answer within 50 days a notice from Leider first the insurance centric has offered to settle a claim, then deader may collect the insurance proceeds. Lender heaving the proceeds to repair or restore the Property or to pay same secured by this Seederty Instrument whether or not their deep the 30 day penal will begin along the notice is given.

I chiless I ender and Borrower otherwise agree in senting any approaching of proceeding proceed shall not extend or postpone the date of the monthly products reterred to in paragraphs. I and 2 or chance the amount of the payments. It makes paragraphs 28 the Property (Sucquired by Lender, Borrower's fight to any distinge e-policies and proceeds resulting them, damage to the Property price to the acquisition shall pass to Pendes to the extent of the same security this first union managements price to the acquisition.

6. Occupancy. Preservation. Maintenance and Protection of the Property: Borrower's Loan. Application: Leaseholds. Borrower shall occupy, establish and are the Property as Borrower's principal to seeing a chain sexual activities seeding of this Security Instrument and shall commune to occupy the Property as Borrower's principal translations of the security and shall commune to occupy the Property as Borrower's principal translations of the state of occupancy and sestion of the property and set occupancy and sestions of a require a shall not be unfeasonable withhold or only sectionality, in constituces leave the Property of occupancy of the Property of occupants and the property of the property of otherwise maintenances became not in Property. Borrower shall not regard in tortestate of the Property of otherwise maintenals implication from created to this Security Instrument of Lender's security anterest. Borrower may care such a default information of provided in paracraph. By typical action of processing the action of processing to be dismosted with a many care such a default information in proclade fortestance of the Borrower intensity of the Borrower shall also be in default in Borrower shall obtain a process, cave materially take of the action of the Property of other material information of the head of the process cave materially take of the count of the Borrower shall comply with all the Property of a principal teaching the non-exhibition of the Borrower's occupancy of the Property of a principal teachine of the third security because the Borrower shall comply with the processors of the Borrower shall comply a shall not marge and see the the Borrower shall comply with all the processors of the Borrower and the security of the Borrower and the processors of the Borrower and the processor of the Borrower and the processor of the Borrower and the security of the Bor

7. Protection of Lender's Rights in the Property. It Bondow's tails to persons the convenants and agreements Contained in this Scienty Instrument for there is a becomes section that may seem to antisy at cold feed to inche me Property is uch as a proceeding in bunktipers, probate for good contained of the Property and Lender's rights in the Property Lynder's actions may always and some secured by a light which has priority over this Society Instrument appearing in court, paying reasonable offences, leterally outside on the Property to make repairs. Also held lender may take action and of this paragraph. Then is does not have to does not have been seen.

11

Any amounts disbard toy Londor under this paragraph." Shall become additional debt of Borrower on ared by this Security Institute of United Borrower in Hander agree to other terms of payment, these amounts shall bear interest from the date of disbursers in at the Note rate and algeb be payable, with not rest, apon notice from Leader to Borrower requesting payment.

8. Mortgage Insurance. If Lender required nonlease distinance as a condition of monite fine form secured by this Security Instrument. Borrower shall pay the premiums required to insurfain the mortgage insurance in effect. In, for any tearon, the mortgage insurance coverage substantially equivalent to the mortgage insurance previously an effect, at a cost substantially equivalent to the mortgage insurance previously an effect, at a cost substantially equivalent to the mortgage insurance previously an effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in a flect, from an alternate mortgage insurer approved by Lender. It substantially equivalent mortgage insurance coverage is not as hable. Borrower shall pay to Lender each mornin a sum equal to one, t width of the scartly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will a copt, the and return these payments as a loss reserve in her of mortgage insurance. These reserve payments may no longer be required, at the option of Lender, it mortgage insurance coverage on the amount and for the period that Lender requires provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mortgage insurance most according to the requirement between Borrower and Lender or applicable law.

9. Inspection. Lender of its adent may make reasonable entries upon and inspections of the Property. Lender shall give Bortower notice at the time of or prior to, in inspection specifying reasonable cause for the it spection.

10. Condemnation. The proceeds of any savant or claim for domages, direct or consequential, in connection with any

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The first countries of the Frequency of the Property tradings, to draw to applicate the weather than the first of Source Frequency to the first party of the Property of the first property of the first property of the first property of the first property of the Source Frequency of the first property of the Source Frequency of the Source Frequency of the first property of the Source Frequency of the first property of the Source Frequency of the first property of the source of the Source Frequency of the first property of the source of the Source Frequency of the source of the Source of the first property of the source of the s The edition of the Hier Schalle meaning and the energy of the Hybertonic operation and appears to the electric of the feather of the same like the graph of the Property of the Hieronical energy of the Property of the Bernesia of the first the Admid them, which is partly Bernesia of the first the Admid them, where Property is space to the first the Admid them, where Property is space the first the first of the Property and I will be offered by the Admid them and the same applicants are successfully the first the first and as the Berness and I will be offered to a property of the Admid applicants are especies of provides stay reports and higher of the fire reports of the Sound, to trought of the country stay by 112,717,100

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- 12. Successors and Assigns Bound; Joint and Several Liability: Co-signers, 11st Security histogram shall hand on the note that so present and affective of London and Borg see it was to the photogons of security Duracyapt 1. Borrovery constructs and refectivity shall be used have every. And Borrow's sixtual states and Security Instrument but does not execute the Notemagnetic construint that Security Instrument puls by a struct, chant and some yother Borrower's interest at the Property ander the terms of this Scenario distinguishing the most prosenable obtained to pay the same secure that his Security has Security his transmission of the Land and only of the Borrower has been to extend modify to be a grant which modify to the first property and a commodition of the Romover's security accommodition with regard to the literal set this Scenario distinction with regard to the literal set this Scenario distinction that Borrower's उन्तर्भात
- 13. Loan Charges. If the sources and the time Securing Instrument payers as to a law which sets may come loan charges and that have a truste mixing that a characteristic point and that have some interpretate a than to be not not not more one. There is all the recharge by the amount of recapy to reduce facilitate learners and the permitted areast of excellento the first testic permated from an and strong opinion collected from Borrower which exceeded permettigatings will be retained, to Borrower. Even to the second attended to Borrower. Even to the second attended to Borrower. Even to the second attended to the first partial of the second and the second attended to the second attended to the first partial of the second and an experiment of the second attended to รางการุษณ์สายกลวย (คนบากการ Nova
- 14. Notices. Any notifie to Berrow represent the refer of Second Instrument standby general december rooms making the first class manifest appears held a tright of contraction of Theorems. It in Best method to the Property Address of the other address the research product of the first class and the first Society Instrument stem by given by it become the by of a offer method. The research of Bedracher to the Property : ter 1. 15 in the 🐧 contact that are except that the ota teach to Bonewer or Lander where them is provided in this
- 15. Governing Law: Severability. This Source historipost of manifest one who is the Proportions local as Indiae Post Older any productions with appropriate view of contacts shall not affect of the product ears governed by test, or line and the law of the front cases of the 8 curry Instrument or the Note contine Society Instrument or the Note which care this toping neval concerning ad the pro-"Nex entire Instrument and the Note aterror of the and the believe table
  - 16. Borrower's Copy. Berrower shall be in an one contorned approximation and of this Second. Instrument
- 17. Transfer of the Property or a Beneficial Interest in Borrower. It also may part of the Property or any anten state at as read or transferred constructional anterest as Borrower is selet or transferred and Borrower is not a rothing person withy at Length's presentation of a construction of the payment at the off-of-ordinal section by Suggets Instrument. However, the equiese half configuration of by Lender it is the experimental by tradent his an of the data of the Security Instrument.
- If I is for expression that option. I confir shall give Borrow in notice of a collection. The brother shall provide a period of le estrain 80 des. Treal the detection in the lightest of mailed within which Betrocker mistigue all semi-sections by this acts from and a R. Borrower tails to pay the resonal prior to the exparation of this period. Length may invoke any and has permitted by this Security Instrument without finite motive or demand on Borrower
- 18. Borrower's Right to Reinstate. It Berrower mosts continued, Borrower shall have the surlinger than enter search of the Security Institution of discontinued at any time, prior to the earlier of second discording period as

apply above as many specify terminator tryon before say jet the Property Countries at a post for \$2. Congrue, at the Square It strains at leftly every ethical property are now Square It trained. The expedition are the Between the applying I property and the Notice of the area for a property of the area of the Notice of the area for the exclusive for a property of the area of the Notice of the area for the exclusive for a property of the property of the area of the Notice of the exclusive Institute for a property of the exclusive for the Square of the Europe the Europe for a property of the exclusive formation of the Europe for a property of the exclusive formation of the exclusive formatio

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NON UNHORM COMPANIS Borrowgrand I must further coverant and retre as follows

21. Acceleration: Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument that not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default: (b) the action required to cure the default: (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by applicable law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable afterneys fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall-give such notices to Borrower and to other persons as applicable law may require. After the time required by applicable law and after publication of the notice of sale. Trustee, without demand on Borrower, shall self the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by applicable law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser, brustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees: (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Irustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencine debt secured by this Security Instrument to Irustee. Irustee shall reconvey the Property without warranty and without charge to the person of persons legally entitled to it. Such person of persons shall pay any recondation costs.

23. Substitute Igustee. In accordance with applicably law, I ender may from time to time appoint a successor trastee

to any Trustee appointed hereunder, who has ceased to act. With air conveyance of the Property the successor trustee shall succeed to all the title, power and duties conferred upon Inistee herein and by applicable law-

24. Use of Property. The Property is not used principally for agricultural or faithing purposes

25. Riders to this Security Instrument. It one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rater shall be incorporated and and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider so were a pair of this Security Instrument JChook applicable biogressic

Adjustable Rate Ruler	Condominan Rider	Second Flamily Rider
Graduated Payment Ruler	Planned Unit Development Rufer	Baweekly Payment Rader
Balloon Rider	Rate Improvement Rider	Second Home Rider
Others i specify]		

BY SIGNING BELOW. Borrower accepts and agrees to the ferms and covergants contained in pages 1 through 6 of this

Security Instrument and in any indeps revecuted by Borrower and recorded with it.  $W_{\rm BBC}$  $\sim_{\mathrm{BH}} H$ ocial Security Sambo Social Security Number:

STATE OF A ASHINGTON SKAMANIA

On this 12 day of December 1991 before me the undersigned, a ' the State of Washington, duly commissioned and sworm personally appeared NAMES OF STREET OF STREET J. NIELSEN , A<del>s runband and wif</del> to the known to be the ind

and who executed the foregoing instrument, and acknowledged to me that THEY mstrument as THEIR free and voluntary act and deed, for the uses and purp-

WHNESS my hand and official seal affixed the day and year in this certaticate aboye written

My Commission expues 3/14/95

#### REQUESTION RECONVEYANCE

lo. huste

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all oother indebtedness secured by this Deed of Trijst, have been paid in full. You are hereby directed to cancel said note or notes and this Deed or Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto

 $\mathbf{D}$ . $\mathbf{d}_{\mathcal{C}}$ 

Form 3048 9 96

STATE OF WASHINGTON County of SKAMANIA

day of December On this 12th , 19 91 , before me personally appeared BARBARA J. NIELSEN to me known to be the individual who executed the

foregoing instrument as Attorney in Fact for DANIEL P, NEILSEN and acknowledged that She, signed the same as her free and voluntary act and deed as Attorney in Fact for said principal for the uses and purposes therein mentioned, and on oath stated that the Power of Attorney authorizing the execution of this instrument has not been revoked and that said principal is now living and is not insane

GIVEN under my beneated officials and he day and year last above written:

Notary Public he and for the State of Washington, residing at STEVENSON

My appointment expires ...

72/6630

**"他成**好之的。"

112599

BOOK 126 PAGE 529 CDTW 0060005

RETURN TO:
UNITED SAVINGS ASSN OF TEXAS FSB DBA
COMMONWEALTH-UNITED MTG
P.O. BOX 4117
PORTLAND, OREGON 97208



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**DEED OF TRUST** 

THIS DEED OF TRUST ("Security Instrument") is made on DECEMBER 9TH, 1991

The grantor is DANIEL P. NIELSEN AND BARBARA J. NIELSEN, AS HUSBAND AND WIFE.

("Borrower"). The trustee is

SKAMANIA COUNTY TITLS

("Trustee"). The beneficiary is

UNITED SAVINGS ASSN OF TEXAS FSB which is organized and existing under the laws of UNITED STATES

, and whose address is

3200 SOUTHWEST FREEWAY, #2000, HOUSTON, TEXAS 77027

("Lender"). Borrower owes Lender the principal sum of

ONE HUNDRED THIRTY FOUR THOUSAND AND 00/100
Dollars (U.S.\$ 134000.00 ). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
JANUARY 1ST, 2022 This Security Instrument secures to Lender: (a) the repayment of the debt
evidenced by the Note; with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other
sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of
Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably
grants and conveys to Trustee, in trust, with power of sale, the following described property located in

SKAMANIA County, Washington:

A TRACT OF LAND IN THE EAST HALF OF THE RAST HALF OF SECTION 27, TOWNSHIP 3 NORTH, RANGE 8 EAST OF WILLAMETTE MERIDIAN IN THE COUNTY OF SKAMANIA AND STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOTS 2 & 3 OF MAXWELL SHORT PLAT RECORDED IN BOOK 3 OF PLATS, PAGE 186, SKAMANIA COUNTY DEED RECORDS.

which has the address of

MP 0.9R-JOSHHAcIROAD

HOME VALLEY

Washington

9866&1

("Property Address");

WASHINGTON -- Single Family -- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT ITEM 1983 (9012)

Form 3048 9/90 (page 1 of 6 pages)

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3-8-16-523

## BOOK 126 PAGE 530

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property. (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mongage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum

items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits

account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument. this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by

Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

paragraph 2, unro, to interest due; fourth, to principal due; and tast, to any fate charges due under the Note.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Security Instrument acceptable to Lender any lies and the lien in the lien are the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which Lender requires insurance. This insurance shall be maintained in the amounts and for the

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periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld. If Borrower fails to maintain coverage described above, Lender may, at option, obtain coverage to protect Lender's rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not then due. The 30-day period will begin when

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the toan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees

to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property. Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall be ar interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting

Mortgage Insurance. If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the mortgage insurance in effect. If, for any reason, the mortgage insurance coverage required by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender each month a sum equal to one-twelfth of the yearly mortgage insurance premium being paid by Borrower when the insurance coverage lapsed or ceased to be in effect. Lender will accept, use and retain these payments as a loss reserve in lieu of mortgage insurance. Loss reserve payments may no longer be required, at the option of Lender, if mortgage insurance coverage (in the amount and for the period that Lender requires) provided by an insurer approved by Lender again becomes available and is obtained. Borrower shall pay the premiums required to maintain mertgage insurance in effect, or to provide a loss reserve, until the requirement for mortgage insurance ends in accordance with any written agreement between Borrower and Lender or applicable law.

9. Inspection. Lender or its agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection. 10. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any

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condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Eccurity Instrument immediately before the taking, unless Borrower and Lender otherwise agree in writing. the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the as secured by this Security Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or

postpone the due date of the monthly payments referred to in paragraphs I and 2 or change the amount of such payments.

11. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

12. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Note.

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this

paragraph.

15. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note can be applied by the security Instrument or the Note ca be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as

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applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument: or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

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19. Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

As used in this programs 20. "Hazardous Substances" are those substances defined as toxic or hazardous substances by

As used in this paragraph 20, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under paragraph 17 unless applicable law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be detailt; (c) a date, not less than 30 days from the date the little is given to instruct the state that the cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to reinstate after acceleration, the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale, and any other matters required to be included in the notice by applicable law. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by

Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the time required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the property at the line age of means processed and in any order Trustee determines. Trustee may notionne sale of the

the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of the Property for a period or periods permitted by applicable law by public announcement at the time and place fixed in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it or to the clerk of the superior court of the county in which the sale took place.

22. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons

legally entitled to it. Such person or persons shall pay any recordation costs.

23. Substitute Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee

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to any Trustee appointed hereunder who has succeed to all the title, power and duties con	s ceased to act. Without conveyance of the	ne Property, the successor trustee shall.  le law.
24 Hea of Peoperty The Property is	not used principally for agricultural or fam	ning purposes.
25. Riders to this Security Instrumenthis Security Instrument, the covenants and	ent. If one or more riders are executed by	Borrower and recorded together with
supplement the covenants and agreements o [Check applicable box(es)]	of this Security Instrument as if the rider(s)	were a part of this Security Instrument.
Adjustable Rate Rider	Condominium Rider	1-4 Family Rider
Graduated Payment Rider	Planned Unit Development Rider	Biweekly Payment Rider
Balloon Rider	Rate Improvement Rider	Second Home Rider
Other(s) [specify]		
BY SIGNING BELOW. Borrower acc	cepts and agrees to the terms and covenant	s contained in pages 1 through 6 of this
Security Instrument and in any rider(s) exec	cuted by Borrower and recorded with it.	
Witness:	Witness:	*
		By Barbara Shula
	Saucolo	Phil Cathray wafact
		NIBLSEN (Sept.)
Social Security Number	Social Security Nun	(16.0
	-Borrower BARBARA J	NIELSEN (Seal)
Social Security Number	Social Security Nur	nber 479-50-4766
STATE OF WASHINGTON, SKAMAN		County ss: NA K. JE
	C.C. L.C. Section and	e undersigned, a Notad Dustic in and to
On this 12 day of Dece the State of Washington, duly commission	ed and swom, personally appeared	BOOD THE BETT OF A PROPERTY OF THE PROPERTY OF
		nown to be the individual(s) described in signed and galed the said
and who executed the foregoing instrument instrument as THRIR WITNESS my hand and official seal	nt, and acknowledged to me that THEY free and voluntary act and deed, for affixed the day and year in this certificate	the uses and purpose increus nerticons
My Commission expires: 3/14/45	0 ,0	200
4. 4. A.	Notary Public in and for the State of	of Washington residing at: Stwenson
1 1 1	REQUEST FOR RECONVEYANCE	
To Trustee: The undersigned is the holder of the	e note or notes secured by this Deed of Tr	ust. Said note or noles, together with all
other indebtedness secured by this Deed (	of Trust, have been paid in full. You are he ed hereby, and to reconvey, without warra	reby directed to cancel said note or notes
Date:		
July 1		Form 3048 9990 (page 6 of 6 pages)
STATE OF WASHINGTON		
County of SKAMANIA		
On this 12th BARBARA J. NIELSEN	to me known to	91 , before me personally appeared o be the individual who executed the
foregoing instrument as Attorney in Fac and acknowledged that She signed th	se come as how If the 200 VOIU	ntary act and deed as Attorney in Fact
e the standard for the space and purpose	es therein mentioned, and on oath stated at been revoked and that said principal is	mattne rower of Attorney authorizing now living and is not insane.
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(RATON)	Notary Publi residing at S	
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ACCOMPLET COMPANY WASH	My appointment e	expires3-14-95
WN - 17		