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BOOK 131 PAGE 746

Mike Roe

Oct 21 1992

P. Lowry

ALL INCLUSIVE DEED OF TRUST

This Deed of Trust is made this 21 day of October, 1992 between JOHANNES JOSEPH DEBRUYN, Grantor, whose address is Box 142 (821 Roosevelt) North Bonneville, Washington, and HOWARD H. MARSHACK, Trustee, whose address is 7700 N.E. 26th Avenue, Vancouver, Washington 98665, and MARCIA ELLEN DEBRUYN, Beneficiary, whose address is P.O. Box 353, North Bonneville, Washington 98639.

W I T N E S S E T H :

Grantor hereby bargains, sells and conveys to Trustee in trust, with power of sale, the following described real property in Skamania County, Washington, to-wit:

PARCEL I

Beginning at a point on the North line of North Bank Highway 860.08 feet South and 2,005.14 feet West of the Northeast corner of Section 21, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington; thence Westerly along the Northerly line of said highway 1,041.45 feet to the Southwest corner of Block 20 in the unrecorded Plat of the Town of North Bonneville; thence North 48°09' West 643.14 feet to the point of beginning and initial point of survey; thence North 48°09' West 200 feet; thence South 80°35' East 490.52 feet; thence South 09°25' West 107.26 feet to the Northerly right of way line of the Old State Road; thence North 80°35' West along said Northerly line 321.72 feet to the point of beginning; EXCEPT that portion thereof deeded to the United States of America by deed recorded February 16, 1978 in Book 74 on page 292, Skamania County records.

PARCEL II

Beginning at a point on the Northerly line of the Evergreen Highway 860.08 feet South and 2,005.14 feet West of the Northeast corner of Section 21, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington; thence Westerly along the Northerly line of said Highway 1,041.45 feet to the Southwest corner of Block 20 of the unrecorded Plat of North Bonneville; thence North 48°09' West 843.14 feet to the initial point of the tract hereby described; thence South 80°35' East 490.52 feet; thence North 09°25' East 55

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feet, thence in a Westerly direction 490 feet, more or less, to the point of beginning.

PARCEL III

Beginning at a point on the Northerly line of the Evergreen Highway, 860.08 feet South and 2,005.14 feet West of the Northeast corner of Section 21, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington; thence Westerly along the Northerly line of said Highway 1,041.25 feet to the Southwest corner of Block 20 of the unrecorded Plat of North Bonneville; thence North 48°09' West 843.14 feet to the initial point of the Tract hereby described; thence South 80°35' East 490.52 feet; thence North 09°25' East 105 feet; thence in a Westerly direction to the initial point; EXCEPT so much thereof as is included in the description to Parcel II above.

SUBJECT TO as to all of said parcels easements for ditches and utilities, if any, and to the rights of the public in any portions of said parcels lying within the County Road.

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.

33,680.22 This Deed of Trust is for the purpose of securing performance of each agreement of Grantor contained herein and payment of the sum of Thirty Three Thousand Six Hundred Eighty and 22/100 Dollars (~~\$29,282.00~~) with interest in accordance with the terms of a Monthly Installment Note of even date herewith payable to Beneficiary or order and made by Grantor, and all renewals, modifications and extensions thereof.

This Deed of Trust also secures, in the event of a default by Grantor under the Note secured hereby, or under this Deed of Trust, Grantor's payment of any and all sums, including reasonable attorney fees, advanced or incurred by Beneficiary to protect, preserve, enforce or realize upon Beneficiary's interest in the property.

As further security for the indebtedness secured by this Deed of Trust, Grantor hereby assigns to Beneficiary any and all rents, issues and profits of the property and Grantor's interest in all leases now or hereafter affecting the property. Upon notice by Beneficiary and, in any event, upon default, Beneficiary may directly collect all such leases, rent and other payments due Grantor. Nothing contained in this paragraph shall obligate

Beneficiary to perform any of Grantor's duties or obligations under any lease or other agreement affecting the property.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure or improvement being built or about to be built thereon; to restore promptly any building, structure, or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.

2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Deed of Trust.

3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve, and have loss payable first to the Beneficiary as its interest may appear and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

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, including cost of title search, 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 highest rate allowable by law on the date of such payment, shall be added to and become a part of the debt secured in this Deed of Trust.

7. If all or any part of the property or any interest therein is sold, transferred, conveyed or assigned by Grantor without Beneficiary's prior written consent, excluding (a) a transfer by devise, descent, or by operation of law upon the death of a joint tenant, or (b) the grant of any leasehold interest of three (3) years or less not containing an option to purchase, or (c) a sale or transfer under terms which would bring about payment in full to Beneficiary on the Note(s) secured by this Deed of Trust; Beneficiary may, at Beneficiary's option, declare all the sums secured by this Deed of Trust to be immediately due and payable.

IT IS MUTUALLY AGREED THAT:

8. 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.

9. 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.

10. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.

11. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property in accordance with the Deed of Trust Act of the State of Washington (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:

FIRST: To the expense of the sale, including a reasonable Trustee's fee and attorney's fee;

SECOND: To the obligation secured by this Deed of Trust;

THIRD: The surplus, if any, shall be distributed to the persons entitled thereto or may be deposited (less clerk's filing fee) with the clerk of the superior court in the county in which the sale takes place.

12. 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 and conclusive evidence thereof in favor of bona fide purchasers and encumbrances for value.

13. 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.

14. In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary may appoint in writing a successor Trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor Trustee shall be vested with all powers of the original Trustee. The Trustee is not obligated to notify any 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.

15. 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.

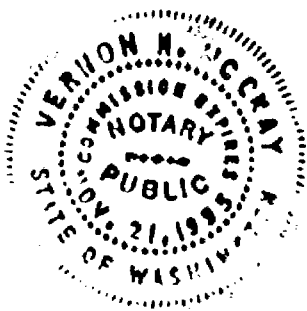


JOHANNES JOSEPH DEBRUYN, Grantor

STATE OF WASHINGTON)
 : ss.
COUNTY OF CLARK)

On this day personally appeared before me JOHANNES JOSEPH DEBRUYN, to me known to be the individual described in and who executed the within and foregoing All-Inclusive Deed of Trust, and acknowledged to me that he signed the same as his free and voluntary act and deed for the uses and purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL this 24th day of October, 1992.



J. A. M.
NOTARY PUBLIC in and for the State
of Washington
My Commission Expires: 11-21-95

REQUEST FOR FULL RECONVEYANCE

Do not sign. 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 this _____ day of _____, 19____.
