#### 130747

### BOOK 174 PAGE 159

AFTER RECORDING MAIL TO: JAMES M. ANGUS 1721 HUDSON RIVER ROAD RIO RANCHO, NM 87124

FILED FOR RECORD SKAMARIA CO. WASH BY **SKAMANIA CO. TITLE** 

O Lawry LUDITUR GARY M. OLSON

Filed for Record at Request of First American Title Escrow Number: 981108



REAL ESTATE EXCISE TAX

REAL ESTATE CONTRACT Grantor(s): JAMES M. ANGUS and OLIVIA ANGUS (RESIDENTIAL SHORT FORM)

Grante (s): JENNIFER FRANCO

Abbreviated Legal: LOT , BLOCK S.C 31, T2N, R5E OF WM

Full Legal Description on Page 7

thereafter until paid in full.

Assessor's Tax Farcel Number(s): 02-05-31-2-0-0300

ANY OPTIONAL PROVISION NOT INITIALED BY ALL PERSONS SIGNING THIS CONTRACT—WHETHER INDIVIDUALLY OR AS AN OFFICER OR AGENT—IS NOT A PART OF THIS CONTRACT,

JAMES M. ANGUS AND CLIVIA ANGUS, husband and wi	AM: MOURE
	la dexed, Inc
s "Seller" and JENNIFER FRANCO, an unmarried person	ladice;
	Ellmort.
"Ruver"	
as "Buyer,"	Her Vick

Se Attached F .hibit "A" 3. PERSONAL PROPERTY. Personal property, if any, included in the sale is as follows:

part of the purcha	ise price is attribut	ed to persona	al property.		.1.740	و:
(a) PRICE. B	uyer agrees to pay		- 1		MAR -	9 1998
	\$95,	000.00	Total Price			6,00
Less	(\$ 23,	750.00	Down Payment	t	PAID	<u> </u>
Less	(\$		Assumed Oblig		SW	
Results in	\$71,	250.00	Amount Finance	ed by Sel	l⊗kamania cou	NTY TREASUREP
(b) ASSUMED and agreeing to	OBLIGATIONS. pay that certain	Buyer agre	es to pay the a		med Obligation(	s) by assuming recorded as
11			of Trust, Contract)			
AF#	. Selle	warrants the	unpaid balance	of said o	bligation is \$	
which is payable	\$		efore the		day of	
(inc	uding/plus)	erest at the r	ate of	% pe	r annum on the c	leclining balance
thereof; and a lif	ke amount on or b	fore the		_day of e	ach and every	

Note: Fill in the date in the following two lines only if there is an early cash on date

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NOTWITHSTANDING THE ABOVE, THE ENTIRE BAI ANCE OF PRINCIPAL AND INTEREST IS DUE IN FULL NOT LATER THAN
ANY ADDITIONAL ASSUMED OBLIGATIONS ARE INCLUDED IN ADDENDUM.
(c) PAYMENT OF AMOUNT FINANCED BY SELLER.
super agrees to pay the sum of \$\frac{71,250.6}{2}\$ as follow  \$\frac{941,57}{4}\$ or more at buyer's option on or before the 9th day of
April 1998 , including interest from March 9, 1998 at the rate of 10,000
(including/plus) % per annum on the declining balance thereof; and a like amount or more on or before the
day of each and every month thereafter until paid in full.
Note: Fill in the date in the following two lines only if there is an early cash out date.
NOTWITHSTANDING THE ABOVE, THE ENTIRE BALANCE OF PRINCIPAL AND INTEREST IS DUE INFULL NOT LATER THAN,,
Payments are applied first to interest and then to principal. Payments shall be made at 1721  HUDSON RIVER RD. RIO or such other place as the Seller may hereafter indicate in writing.  RANCHO, NM 87124  5. FAILURE TO MAKE PAYMENTS ON ASSUMED ORDER CATTONIC MEDICAL CONTROLLER.
payments on assumed obligation(s), Seller may give written notice to Buyer that unless Buyer makes the delinquent payment(s) within fifteen (15) days, Seller will make the payment(s), together with any late charge, additional interest, penalties, and costs assessed by the Holder of the assumed obligation(s). The 15-day period may be shortened to avoid the exercise of any remedy by the Holder of the assumed obligation(s). Ruyer shall immediately after such payment by Seller reimburse Seller for the amount of such payment plus a late charge equal to five percent (5%) of the amount so paid plus all costs and attorneys' fees incurred by Seller in connection with making such payment.
6. (a) OBLIGATIONS TO BE PAID BY SELLER. The Seller agrees to continue to pay from payments received hereunder the following obligation, which obligation must be paid in full when Buyer pays the purchase price in full:  That certain
ANY ADDITIONAL OBLIGATION TO BE PAID BY SELLER ARE INCLUDED IN ADDENDUM.
(b) EQUITY OF SELLER PAID IN FULL. If the balance owed the Seller on the purchase price herein becomes equal to the balance owed on prior encumbrances being paid by Seller, Buyer will be deemed to have assumed said encumbrances as of that date. Buyer shall thereafter make payments direct to the holders of said encumbrances and make no further payments to Seller. Seller shall at that time deliver to Buyer a fulfillment deed in accordance with the provisions of Paragraph 8.
(c) FAILURE OF SELLER TO MAKE PAYMENTS ON PRIOR ELICUMBRANCES. If Seller fails to make any payments on any prior encumbrance, Buyer may give written notice to Seller that unless Seller makes the delinquent payments within 15 days, Buyer will make the payments together with any late charge, additional interest, penalties, and costs assessed by the holder of the prior encumbrance. The 15-day period may be shortened to avoid the exercise of any remedy by the holder of the prior encumbrance. Buyer may deduct the amounts so paid plus a late charge of 5% of the amount so paid and any attorneys' fees and costs incurred by Buyer in connection with the delinquency from payments next becoming due Seller on the purchase price. In the event Buyer makes such delinquent payments on three occasions, Buyer shall have the right to make all payments due thereafter directly to the holder of such prior encumbrance and deduct the then balance owing on such prior encumbrance from the then balance owing on the purchase grice and reduce periodic payments on the balance due Seller by the payments called for in such prior encumbrance as such payments become due.
7. OTHER ENCUMBRANCES AGAINST THE PROPERTY. The property is subject to encumbrances including the following listed tenancies, easements, restrictions, and reservations in addition to the obligations assumed by Buyer and the obligations being paid by Seller:  Easement for utilities recorded February 20, 1931 in Auditor's File No. 17053; Easement for Private Road recorded July 29, 1968 in Book 59, Page 250. 2nd half 1998 taxes; future taxes and assessments.

### ANY ADDITIONAL NON-MONETARY ENCUMBRANCES ARE INCLUDED IN ADDENDUM.

- 8. FULFILLMENT DEED. Upon payment of all amounts due Seller, Seller agrees to deliver to Buyer a Statutory Warranty Deed in fulfillment of this Contract. The covenants of warranty in said deed shall not apply to any encumbrances assumed by Buyer or to defects in title arising subsequent to the date of this Contract by, through, or under persons other than the Seller herein. Any personal property included in the sale shall be included in the fulfillment deed.
- 9. LATE CHARGES. If any payment on the purchase price is not made within ten (10) days after the date it is due, Buyer agrees to pay a late charge equal to 5% of the arr and of such payment. Such late payment charge shall be in addition to all other remedies available to Selier and the first amounts received from Buyer after such late charges are due shall be applied to the late charges.
- 10. NO ADVERSE EFFECT ON PRIOR ENCUMBRANCES. Seller warrants that entry into this Contract will not cause in any prior encumbrance (a) a breach, (b) accelerated payments, or (c) an increased interest rate; unless (a', (b), or (c) has been consented to by Buyer in writing.
- 11. POSSESSION. Buyer is entitled to possession of the property from and after the date of this contract or date of recording, whichever is later, subject to any tenancies described
- 12. TAXES, ASSESSMENTS, AND UTILITY LIENS. Buyer agrees to pay by the date due all taxes and assessments becoming a lien against the property after the date of this Contract. Buyer may in good faith contest any such taxes or assessments so long as no forfeiture or sale of the property is threatened as the result of such contest. Buyer agrees to pay when due any utility charges which may become liens superior to Seller's interest under this Contract. If real estate taxes and penalties are assessed against the property subsequent to date of this Contract because of a change in use prior to the date of this Contract for Open Space, Farm, Agricultural, or Timber classifications approved by the County or because of a Senior Citizen's Declaration to Defer Property Taxes flied prior to the date of this Contract, Buyer may demand in writing payment of such taxes and penalties within 30 days. If payment is not made, Buyer may pay and deduct the amount thereof plus 5% penalty from the payments next becoming due Seller under the Contract.
- described herein continuously insured under fire and extended coverage policies in an amount not less than the balances owed on obligations assumed by Bayer plus the balance due Seller, or full insurable value, whichever is lower. All policies shall be held by the Seller and be in such companies as the Seller may approve and have loss payable first to any holders of underlying encumbrances, then to Seller as their interests may appear and then to Buyer. Buyer may within 30 days after loss negotiate a contract to substantially restore the premises to their condition before the loss. If the insurance proceeds are sufficient to pay the contract price for restoration or if the Buyer deposits in escrow any deficiency with instructions to apply the funds on the resortation contract, the property shall be restored unless the underlying encumbrances provide otherwise. Otherwise the amount collected under any insurance policy shall be applied upon any amounts due hereunder in such order as the Seller s'tall determine. In the event of forfeiture, all rights of Buyer in insurance policies then in force shall pass to Seller.
- 14. NONPAYMENT OF TAXES, INSURANCE, AND UTILITIES CONSTITUTING LIENS. If Buyer fails to pay taxes or assessments insurance premiums, or utility charges constituting liens prior to Seller's interest under this Contract, Seller may pay such items and Buyer shall forthwith pay Seller the amount thereof plus a late charge of 5% of the amount thereof plus any costs and attorney's fees incurred in connection with making such payment.
- 15. CONDITION OF PROPERTY. Buyer accepts the property in its present condition and acknowledges that Seller, his agents, and subagents have made no representation or warranty concerning the physical condition of the property or the uses to which it may be put other than as set forth herein. Buyer agrees to maintain the property in such condition as complies with all applicable laws.
- 16. RISK OF LOSS. Buyer shall bear the risk of loss for destruction or condemnation of the property. Any such loss shall not relieve Buyer from any of Buyer's obligations pursuant to this Contract.
- 17. WASTE. Buyer shall keep the property in good repair and shall not commit or suffer waste or willful damage to or destruction of the property. Buyer shall not remove commercial timber without the written

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- 18. AGRICULTURA' USE. If this property is to be used principally for agricultural purposes, Buyer agrees to conduct farm and livestock operations in accordance with good husbandry practices. In the event a forfeiture action is instituted, Buyer consents to Seller's entry on the premises to take any reasonable action to conserve soil, crops, trees, and livestock.
- 19. CONDEMNATION. Seller and Euyer may each appear as owners of an interest in the property in any action concerning condemnation of any part of the property. Buyer may within 30 days after condemnation and removal of improvements, negotiate a contract to substantially restore the premises to their condition before the removal. If the condemnation proceeds are sufficient to pay the contract price for restoration or if the Buyer deposits in escrow any deficiency with instructions to apply the funds on the restoration contract, the property shall be restored unless underlying encumbrances provide otherwise. Otherwise, proceeds of the award shall be applied in payment of the balance due on the purchase price, as Seller may direct.
- 20. DEFAULT. If the Buyer fails to observe or perform any term, covenant, or condition of this Contract, Seller may:
  - (a) Suit for Installments. Sue for any delinquent periodic payment; or
- (b) Sper 'erformance. Sue for specific performance of any of Buyer's obligations pursuant to this
- (c) Forfeit Buyer's Interest. Forfeit this Contract pursuant to Ch. 61.30, RCW, as it is presently enacted and may hereafter be amended. The effect of such forfeiture includes: (i) all right, title, and interest in the property of the Buyer and all persons claiming through the Buyer shall be terminated; (ii) the Buyer's rights under the Contract shall be cancelled; (iii) all sume previously paid under the Contract shall belong to and be retained by the Seller or other person to whom paid and entitled thereto, (iv) all improvements made to and unharvested crops on the property shall belong to the Seller; and (v) Buyer shall be required to surrender possession of the property, improvements, and unharvested crops to the Seller 10 days after the forfeiture.
- (d) Acceleration of Balance Due. Give Buyer written notice demanding payment of said delinquencies and payment of a late charge of 5% of the amount of such delinquent payments and payment of Seller's reasonable attorney's fees and costs incurred for services in preparing and sending such Notice and stating that if payment pursuant to said Notice is not received within thirty (30) days after the date said Notice is either deposited in the mail addressed to the Buyer or personally delivered to the Buyer, the entire balance owing, including interest, will become immediately due and payable. Celler may thereupon institute suit for payment of such balance, interest, late charge, and reasonable attorneys' fe. s and costs.
- (e) Judicial Foreclosure. Sue to foreclose this contract as a mortgage, in which event Buyer may be liable for a deficiency.
- 21. RECEIVER, If Selier has instituted any proceedings specified in Paragraph 20 and Buyer is receiving rental or other income from the property, Buyer agrees that the appointment of a receiver for the property is necessary to protect Seller's interest.
- 22. BUYER'S REMEDY FOR SELLER'S DEFAULT. If Seller fails to observe or perform any term, covenant, or condition of this Contract, Buyer may, after 30 days' written notice to Seller, institute suit for damages or specific performance unless the breaches designated in said notice are cured.
- 23. NON-WAIVER. Failure of either party to insist upon strict performance of the other party's obligations hereunder shall not be construed as a waiver of strict performance thereafter of all of the other party's obligations hereunder and shall not prejudice any remedies as provided herein.
- 24. ATTORNEYS' FEES AND COSTS. In the event of any breach of this Contract, the party responsible for the breach agrees to pay reasonable attorney's fees and costs, including costs of service of notices and title searches, incurred by the other party. The prevailing party in any suit instituted arising out of this Contract and in any forfeiture proceedings arising out of this Contract shall be entit. .. to receive reasonable attorney's fees and costs incurred in such suit or proceedings.

25.	NOTICES.	Notices	shall	be e	either	person	allv	serve	d or	shall ha can	t contiffic			
requeste	d, and by re	gular firsi	t class	mail	to Bu	ver at	חם	DOV	E 7	ODDOOR	t certific	a ma	ii, return	receipt
						,	E U	DOV	<i>31</i> .	OREGON	CITY	מח	070/F	

and to Caller at a rea				
and to sener at 1/21	HUDSON RIVER RD R	TA DANGUO NIL	07401	
	THE PER IND IN	TIVINGHU, NM	8/124	
Attack to the second se				

or such other addresses as either party may specify in writing to the other party. Notices shall be deemed given when served or mailed. Notice to Seller shall also be sent to any institution receiving payments on the Contract.

- 26. TIME FOR PERFORMANCE. Time is of the essence in performance of any obligations pursuant to this Contract.
- 27. SUCCESSORS AND ASSIGNS. Subject to any restrictions against assignment, the provisions of this Contract shall be binding on the heirs, successors, and assigns of the Seller and the Buyer
- 28. OPTIONAL PROVISION -- SUBSTITUTION AND SECURITY ON PERSONAL PROPERTY. Buyer may substitute for any personal property specified in Paragraph 3 herein other personal property of like nature which Buyer owns free and clear of any encumbrances. Buyer hereby grants Sel'er a security interest in all personal property specified in Paragraph 3 and future substitutions for such property and agrees to execute a financing statement under the Uniform Commercial Code reflecting such secu ity interest.

SELLER	INITIALS:	BUYEI;
N/A	_	N/A
N/A		N/A
	.6 /	
29. OPTIONAL PROVISION improvements on the property wurreasonably withheld.	ALTERATIONS. Buyer shall not vithout the prior written consent o	make any substantial alteration to the f Seller, which consent will not be
SELLER	INITIALS:	BUYER
N/A	X = I	N/A
N/A		N/A
	P 4 4	
conveys, (b) sells, (c) leases, (d) a buy the property, (g) permits a fi interest in the property or this Con balance of the purchase price or de	orfeiture or foreclosure or trustee or tract, Seller may at any time thereafte sclare the entire balance of the purcha	r sheriff's sale of any of the Buyer's or either raise the interest rate on the ase price due and payable. If one or
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addition to the periodic payments	on the purchase price, Buyer agrees to pay Seller such portion of the real ire insurance premium as will approximately total the amount due during easonable estimate.
adjust the reserve account in April	ear shall be \$\frac{\text{n/a}}{per shall pay when due all real estate taxes and debit the amounts so paid to the reserve account. Buyer and Seller shall of each year to reflect excess or deficit balances and changed costs. Buyer balance to a minimum of \$10 at the time of adjustment.
SELLER	INITIALS: BUYER
N/A	_N/A
N/A	_ N/A
33. ADDENDA. Any addenda	a attached hereto are a part of this Contract.
with the december of Schot and Buye	understandings, written or oral. This Contract may be amended only in
IN WITNESS WHEREOF the part written.	ties have signed and sealed this Contract the day and year first above
SELLER	BUYER ;
Jeames m and	ques .
JAMES M. ANGUS	JENNIFER FRANCO
OLIVIA ANGUS	
STATE OF NEW MEXICO	
COUNTY OF SANDOVAL	SS
I certify that I know or have Olivia Angus	satisfactory evidence that James M. Angus
are the person s who appear	ared before me, and said person acknowledged that they
purposes mentioned in this instrument	get to be their kalar
Dated: March 4, 1998	The Willaux
	Notary Public in and for the State of New Mexico
and the state of t	Residing at Rio Rancho, New Mexico My appointment expires: 10/19/99
Thursday All Charles	<u> 10/1.5/39</u>
NOTARY	
PUBLIC	
MEW ME MINISTRA	
- Company	1
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addition to the periodic payments or	PERIODIC PAYMENTS ON n the purchase price, Buyer agrees to e insurance premium as will approxi- asonable estimate.	nay Seller such cortion of the real
and insurance premiums, if any, and adjust the reserve account in April of	er shall not accrue interest. Seller the	all pay when due all real estate taxes arve account. Buyer and Seller shall balances and changed costs. Puver
SELLER	INITIALS:	BUYER
N/A		_N/A
N/A		N/A
33. ADDENDA, Any addenda	attached hereto are a part of this Coal	ract.
34. ENTIRE AGREEMENT. supercedes all prior agreements and writing executed by Seller and Buyer.	This Contract constitutes the enti- understandings, written or oral. This	re agreement of the parties and Contract may be amended only in
IN WITNESS WHEREOF the particular written.	es have signed and sealed this Cont	ret the day and year first above
SELLER	lennie	W Franco
JAMES M. ANGUS	JENNIFER #	RANGO
OLIVIA ANGUS		
-		
STATE OF NEW MEXICO COUNTY OF	ss	
I certify that I know or have s Olivia Angus		1. Angus
are the person s who appear signed this instrument and acknowledge purposes mentioned in this instrument.  Dated:	red before me, and said person ge it to be	s acknowledged that they luntary act for the uses and
'	Notary Public in and fo kesiding at My appointment expire	or the State of New Mexico
	appointment expire	

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STATE OF WASHINGTON,	ACKNOWLEDGMENT - Individual
County of Clark Ss.	$\bigcap$ $\mathcal{A}$ $\mathcal{A}$ .
On this day persona, appeared before me	Gennier Chance
***	to me known
	the within and foregoing instrument, and acknowledged that
signed the same as free a	nd voluntary act and deed, for the uses and purposes therein mentioned.
GIVEN under my hand and official seat this	Sid day o: march 1998
VICKI KINMAN NOTARY PUBLIC STATE OF WASHINGTON	
COMMISSION EXPIRES NOVEMBER 29, 2000	Notary Fablic in and for the State of Washington, residing a Lephallal My appointment expires 1/-39.00
	4375
STATE OF WASHINGTON, SS.	ACKNOWLEDGMENT - Corporate
County of	
On this day of	, 19, before me, the undersigned, a Notary Public in and for the State of
	nally appeared
bnd	to me known to be the
President and Ser	retary, respectively, of
	strument, and acknowled jed the said instrument to be the free and voluntary
act and deed of said corporation, for the uses and purpo	
authorized to execute the said instrument and that the	seal affixed (if any) is the corporate seal of said corporation.
Witness my hand and official seal hereto affixed	I the day and year first above written.
7	
	- 1 1 7
	~ / / /
/ (	Notary Puolic in and for the State of Washington, reciding A
	My appointment expires
WA-46A (11/96)	
This jurnt is page of and is attached	
and is attached	dated,

EXHIBIT "A"

The East 1/2 of the Northeast Quarter of the Northwest Quarter of Section 31, Township 2 North. Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington.

TOGETHER WITH a perpetual easement 30 feet in width over the existing driveway located in that part of the Southwest Quarter of the Southwest Quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, lying Southerly of County Road, as a means of ingress and egress, described a, follows:

Commencing at the Northwest corner of the dominate estate herein described, and the true point of beginning of this description; thence in a Northerly and the true point of beganning of this description; themce in a Norther direction 20 feet, more or less, to the Southern boundary of a Skamania County Road known as Buhman Road; thence in an Easterly direction along the Southern boundary of said road 35 feet, more or less; thence in a Southerly direction 38 feet, more or less, to the Northern line of the dominate estate herein described and a point 64 feet, more or less, Casterly of the N rthwest corner of said property; thence 64 feet, more or less, in a Westerly direction along the Northern line of the dominate estate herein described to the point of beginning.

> Gary & Martin, Skemonia County Assessor Date 3-9-98 Percel # 02 05 31 2 0 03 00 00

> > LPR 44 Page 7 (1"