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DEED OF TRUST

THIS DEED OF TRUST, is made this 22nd day of March, 1967,

BETWEEN William F. Wilkins and Carol E. Wilkins, husband and wife, as Grantor,

whose address is \_\_\_\_\_;

and Transamerica Title Insurance Company of Washington, as Trustee,

whose address is \_\_\_\_\_;

and \_\_\_\_\_

Commerce Mortgage Company, an Oregon corporation, as Beneficiary,

whose address is 225 S. W. Broadway, Portland, Oregon.

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

The westerly 25 feet of Lot 21, all of Lot 22, and the easterly 25 feet of Lot 23, of HILLTOP MANOR, according to the amended plat thereof on file and of record in the office of the Auditor of Skamania County, Washington, at page 110 of Book A of Plats, Records of Skamania County, Washington.



TOGETHER WITH all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in anywise appertaining, and the rents, issues and profits thereof.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor herein contained and payment of the sum of Twenty Thousand Six Hundred and no/100 Dollars (\$20,600.00) with interest thereon according to the terms of a promissory note of even date herewith, payable to Beneficiary or order and made by Grantor; and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

The Grantor covenants and agrees as follows:

1. That he will pay the indebtedness secured hereby. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity: *Provided, however,* That written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment; and *provided further,* That in the event this debt is paid in full prior to maturity and at that time it is insured under the provisions of the National Housing Act, all parties liable for the payment of same, whether principal, surety, guarantor or endorser, agree to be jointly and severally bound to pay to the holder of the note secured hereby an adjusted premium charge of one per centum (1%) of the original principal amount thereof, except that in no event shall the adjusted premium exceed the aggregate amount of premium charges which would have been payable if this Deed of Trust and the note secured hereby had continued to be insured until maturity; such payment to be applied by the holder thereof upon its obligation to the Secretary of Housing and Urban Development on account of mortgage insurance.