

Loan No. 13-40483	75380	U. S. BANKERS COUNTY OF SAWANNAH
<b>DEED OF TRUST</b>		RECORDED FOR RECORDER'S USE
MARVIN E. PETERSON, et al.		HELD IN TRUST FOR THE BENEFIT OF
Grantor		THE CREDITORS
TO PORTLAND FEDERAL SAVINGS & LOAN ASSOCIATION		AT 9:45 A.M. ON JULY 13, 1972
Beneficiary		AS RECORDED IN DEED
After Recording Return To: PORTLAND FEDERAL SAVINGS 344 S. W. Fifth Avenue Portland, Oregon 97204		AT PAGE 4956 TODAY OR IN MANIA COUNTY, WASH. S. J. McFarland COMMUNITY NOTARY
		ST. ENCL. 6 INDEXED, DIR. INDEXED INDIRECT INDEXED RECORDED COMPARED MAILED

DEED OF TRUST, VERSO  
THIS DEED OF TRUST, made this // day of //, 19 72, between  
MARVIN K. PETERSON and CAROL PETERSON, husband and wife,  
as Grantor, whose address is  
10109 S.W. 12th Street, Vancouver, Washington,  
IRWIN C. LANDERHORN, as Trustee, whose address is 117 Broaday, Vancouver, Washington, and PORTLAND  
FEDERAL SAVINGS AND LOAN ASSOCIATION of Portland Oregon, a corporation organized and existing under the laws  
of the United States of America, as Beneficiary, whose address is 444 S.W. 11th Avenue, Portland, Oregon:

The grantor hereby irrevocably grants, bargains, sells, conveys and warrants to trustee in Trust, with power of sale, the property in Skagit County, Washington, described as

The following described real property located in Skagit County, State of Washington, is as follows:

Lot 7 of Block One of WOODARD MARINA ESTATES according to the official plat thereof on file and of record at pages 114 and 115 of Book A of Plats, Records of Skamania County, Washington; TOGETHER WITH shorefronts of the second claim conveyed by the State of Washington and fronting and abutting upon said Lot 7, which real property is not in a municipality or incorporated town or city, together with all and singular the improvements, tenements, hereditaments, wits, issues, rights, easements or privileges, not or hereby before coming up to, derived from or in anywise appurtenant to the above described premises, and all plumbing, heating, heating, ventilating, air-conditioning, refrigerating, watering and irrigation apparatus, equipment and fixtures, together with all awnings, vegetation blocks, door covering in place such as wall-to-wall carpeting and linoleum, shades and built-in ranges, dishwashers, and other kitchen appliances now or hereafter installed in or used in connection with the above described premises, including all interest therein which the grantee has or may hereafter acquire in same which fixtures and chattels shall be held by the grantee as part of the real estate. This deed is for the purpose of securing performance of each agreement of the grantor herein contained and the payment of the sum of TWENTY FIVE THOUSAND AND NO/10

**is \$25,000.00** in dollars, with interest thereon, according to the terms of a promissory note of even date herewith, payable to the beneficiary or order and made by the grantor and all renewals, modifications and extensions thereof, the final payment of principal and interest thereon, if not so met paid, to be due and payable on the first day of January in 98.

The deed of trust shall further provide for the payment of such additional amounts as may be required, upon notice by the beneficiary to the grantor or others having an interest in the above described property, as may be evidenced by a note or notes. If the indebtedness so created by the trust instrument is not reduced by payment on account of principal, the same shall apply to the amount so received by the beneficiary to toward the reduction of the principal of the last dated note.

the last dated note, and shall be entitled to sue with the trustee and his  
beneficiaries hereon that he is the owner to sue in the name and interest  
of the property so removed by the defendant and that the defendant  
is responsible for all damages sustained by him by this instrument, or  
by any other instrument or documents executed by him, and that the  
executors, administrators, successors and assigns shall remain and defend  
his said action against him in all respects, and that the defendant  
shall pay all costs and expenses of the plaintiff, and attorney fees, incurred in  
exercising one or more financing attachments pursuant to the terms  
of Commercial Code as a form satisfactory to the plaintiff.

**payments or other charges and insurance premiums.** The grantor agrees to pay all such amounts due him and in addition to the terms of the note or obligation secured hereby, an amount equal to one-twelfth (1/12th) of the estimated losses rounded to the next higher dollar amount, as such amounts become due and payable by the grantor with respect to said insurance premium, on each succeeding twelve month and also one thirty-sixth (36<sup>th</sup>) of the insurance premium, payable with respect to said property after each succeeding three year period that the trust is to be exercised, as estimated and directed by the trustee, and the amount so to be exercised and shall then be charged to the principal of the loan or at the option of the beneficiary, the sum to pay shall be held by the beneficiary as a reserve account, without interest, and the balance due and unpaid on the note or obligation account may be carried to beneficiary as additional security for the obligation contained herein, and any reserve funds may be commingled with the general assets of the trust and expended without accounting to grantor for any particular purpose, immediately after the use of said funds for the benefit of the beneficiary, and the costs of collection of any amounts due which shall be held by the trustee for holding the reserve account and that it be not to be charged to any account normally in default. If the trustee secures an insurance policy required herein or if the trustee secures an insurance policy to secure the obligations hereunder, the monthly payment is automatic for such obligations to be paid by the trustee in the same manner and for the same amount as the original payment to grantor to exercise the option to sell the property to the same conditions and in the same manner as specified by the beneficiary, but grantor shall pay to trustee an amount specified by the beneficiary, but not less than one dollar, as an initial charge for said service. The grantor further agrees to pay a fee to be fixed by the beneficiary, not exceeding ten dollars for any substitution of a policy or renewal of a policy, or the existing policy or policies, or any new policy or policies at the option of the beneficiary, and the principal balance of the indebtedness secured by this deed of trust. The monthly amount to be paid each month as a single payment according to the terms of the note or obligation secured hereby and under the terms of this trust is to be apportioned to the full amount of the principal balance of the note or obligation.

(b) The grantor agrees to the payment of taxes, assessments or other charges and for his and other human remains premiums.

(c) Interest on the note or obligation.

(d) The payment of the costs of title, escrow,

