

70515

SHORT FORM

DEED OF TRUST

THIS DEED OF TRUST is made this 24th day of August, 19 72,
 BETWEEN Hershel N. Houtchens and Eula G. Houtchens, Husband and Wife, as Grantor,
 whose address is 138 Victoria St., Longview, Wn.;
 and Transamerica Title Insurance Company, as Trustee,
 whose address is P.O. Box 277, Steverson, Washington;
 and FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF LONGVIEW as Beneficiary,
 whose address is 1371 Washington Way, Longview, Washington 98632

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

Lot 4 as shown on the Plat and Survey entitled Record of Survey for Water-
 front Recreation, Inc., dated May 14, 1971, on file and of record under
 Auditor's File No. 73635, at page 306 of Book J of Miscellaneous Records of
 Skamania County, Washington, TOGETHER WITH an appurtenant easement as estab-
 lished in writing on said plat, for the joint use of the areas shown as road-
 way on the plat.

TOGETHER WITH all tenements, hereditaments, and appurtenances, now or hereafter thereunto belonging or in anywise ap-
 pertaining, and the rents, issues and profits thereof; and all fixtures and property that may be now located upon said real property
 or may hereafter be installed in or attached to or used in or adapted for use in the operation of the property and improvements,
 including, but without being limited to, all trees, shrubs, rockeries, retaining walls, walks, driveways, buildings, structures, im-
 provements and fixtures, plumbing, heating, lighting, cooling and ventilating apparatus, awnings, door and window screens, built-
 in ranges, dishwashers, refrigerators, washers, disposals, dryers and mirrors, rugs, carpeting, and other floor covering material,
 drapery, traverse rods and hardware, all of which property, whether affixed or annexed or not, shall for the purposes of this Deed
 of Trust be deemed conclusively to be real estate and conveyed hereby. Grantor agrees to execute and deliver, from time to time,
 such further instruments as may be requested by Beneficiary to confirm the lien of this Deed of Trust on any property. To the ex-
 tent that any of the property described herein may be subject to the provisions of the Uniform Commercial Code, this deed of trust
 is a security agreement, granting to beneficiary, as secured party, a security interest in any such property and the grantor agrees
 to execute such financing statements as may be required by the beneficiary and pay, upon demand, filing fees for any such financ-
 ing statements and continuations thereof.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor incorporated by reference
 or contained herein and payment of the sum of SEVEN THOUSAND FIVE HUNDRED AND NO DOLLARS (\$7,500.00)
 with interest thereon according to the terms of a promissory note of even date herewith, payable to Beneficiary or order and
 made by Grantor, all renewals, modifications or extensions thereof 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.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Para-
 graphs 1 through 21 inclusive of the Master Form Deed of Trust hereinafter referred to are hereby incorporated herein by reference
 and made an integral part hereof for all purposes the same as if set forth herein at length, and the Grantor hereby makes said cov-
 enants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was recorded on the
 twelfth (12th) day of June 1967, in the Official Records of the offices of the County Auditors of the following counties in Washing-
 ton in the book and at the page designated after the name of each county to-wit:

County	Book	Page
Adams		
Asotin		
Benton		
Blinn		
Buckley		
Chelan		
Columbia		
Cowlitz		
Douglas		
Franklin		
Gilliam		
Grant		
Harney		
Hood		
Lincoln		
Linn		
Lewis		
Mason		
Metcalf		
Mullaney		
Naselle		
Neah-Kahle		
Okanogan		
Oregon		
Palouse		
Pendleton		
Prescott		
Prosser		
Richland		
Shaw		
Shawano		
Shelton		
Spokane		
Stevens		
Suffolk		
Tahlequah		
Tillamook		
Tulsa		
Union		
Walla Walla		
Wasco		
Washburn		
Washington		
Whitman		
Willamette		
Winlock		
Yamhill		

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this deed of Trust and by executing
 this deed of Trust the Grantor hereby agrees to execute and deliver, from time to time, such further instruments as may be requested by Beneficiary to confirm the lien of this Deed of Trust on any property.

The undersigned Grantor represents that a copy of any Notice of Default and of any Notice of Sale to be mailed to him
 at the address hereinafter set forth.

The loan secured by this deed is to be used by the beneficiary for the purpose of making improvements on the prop-
 erty which is the subject of this deed of Trust. If the loan is made upon irregular application to the or-
 ganism by Grantor, such organization is not entitled to be bound by the terms of this deed. If title to said property shall pass
 from Grantor by deed or otherwise or said property shall be sold off contract, or if the property shall be vacated by the grantor,

then such change in title or occupancy shall be deemed to increase the risk of beneficiary and beneficiary may declare the entire unpaid balance, immediately due and payable or, at beneficiary's sole option, beneficiary may consent to said change in title or occupancy and may increase the interest rate of said loan not to exceed two percent per annum to compensate for such increased risk. Such increase in interest shall entitle the beneficiary to increase the monthly payments on the loan so as to retire the obligation in the remaining term of the original note and trust deed.

As a condition to the beneficiary giving its consent to a change in title to the property, beneficiary may require such personal information concerning the purchaser as it would ordinarily require of a new loan applicant and shall be paid a service charge as fixed and determined by beneficiary, but in no case of one percent of the amount of the original note or notes secured by this trust deed. The service charge may at the option of the beneficiary be added to the principal balance of the indebtedness secured by this trust deed.

Hershel N. Houtchens
Elmer G. Houtchens

STATE OF WASHINGTON)
COUNTY OF Cowlitz) ss.

76515

On this 24th day of August, 1973,
before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared

Hershel N. Houtchens and Elmer G. Houtchens,

Husband and wife

to me known to be the individual s described in and who executed the foregoing instrument, and acknowledged to me that they signed and sealed the said instrument as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal hereto affixed the day and year in this certificate above written.

Notary Public in and for the State of Washington,

residing at Longview

This space reserved for Recorder's use.

STATE OF WASHINGTON)
COUNTY OF SKAGWANIA) ss.

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT IS TRUELY FILED BY _____

DO NOT RECORD

REQUEST FOR FULL RECONVEYANCE
do not record. 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 19

Full reconveyance to