

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 event in excess 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
Elva G. Houtchens

STATE OF WASHINGTON)
COUNTY OF Gowlitz) 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 Elva 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 Lengview

This space reserved for Recorder's use.
STATE OF WASHINGTON)
COUNTY OF SKAMAWIA) SS
I HEREBY CERTIFY THAT THE WITHIN INSTRUMENT OF WHICH THIS FEED BY _____
_____ 1973
COUNTY CLERK

RECORDED
INDEXED
MAY 1973

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 _____