

LM # 400-5-049329
TITLE SKY COOL

2000

This form is used in connection with deeds of trust insured under the one- to four-family provisions of the National Housing Act.

THIS TRUST, is made this 5th day of JANUARY, 1977

Between GEORGE E. BIRLE AND MELBA M. BIRLE, HIS WIFE, as Grantor,

P. O. BOX 502 CROSBY, WASHINGTON 98010

RAYNER NATIONAL BANK, as Trustee

Home address: 1100 SECOND AVENUE, SEATTLE, WASHINGTON 98124

RAINIER MORTGAGE COMPANY, A WASHINGTON CORPORATION

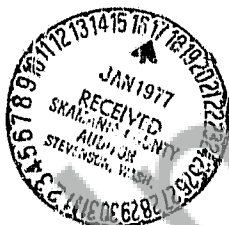
_____, as Beneficiary.

Home address is 101 FIFTH TENTH, TACOMA WA WASHINGTON 98402

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

A tract of land located in the West Half of the Southeast Quarter of the Northwest Quarter (W $\frac{1}{2}$ SE $\frac{1}{4}$ NW $\frac{1}{4}$) of Section 21, Township 5 North, Range 8 E. N. M., described as follows:

Beginning at a point 420 feet north and 450 feet east of the southwest corner of the SE $\frac{1}{4}$ of the NW $\frac{1}{4}$ of the said Section 21; thence north 100 feet; thence east 100 feet; thence south 100 feet to the north line of Evergreen Street as shown on the plat of Evergreen Acres on file and of record at page 12 of Book A of Plats, Records of Skamania County, Washington; thence west along the north line of said street to the point of beginning.



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

THIS DEED IS FOR THE REDEMPTION OF EACH AGREEMENT OF GRANTOR HEREIN CONTAINED AND PAYMENT OF THE SUM OF **THIRTY-TWO THOUSAND EIGHT HUNDRED FIFTY AND NO/100 DOLLARS** \$ **32,850.00** 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 successor 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 or before 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.

* Grantor agrees to pay to Beneficiary together with and in addition to the monthly payments of principal and interest payable under the terms of the note secured hereby, on the first day of each month until said note is fully paid, the following sums:

An amount sufficient to provide the beneficiaries with funds to pay the cost of mortgage insurance premiums if the mortgagee and the note secured hereby are insured, or a mortgage by charge (in lieu of a mortgage insurance premium) if they are held by the Secretary of Housing and Urban Development, as follows:

(2) If and so long as said note and this instrument are insured and secured under the provisions of the National Housing Act, and the beneficiary of the note shall not have received the proceeds of the note for one (1) month prior to its due date the annual mortgage insurance premium, in order to provide the Beneficiary with funds to pay such premium to the Secretary of Housing and Urban Development pursuant to the National Housing Act, as amended, and applicable regulations thereunder or

[illegible]

b7j A sum, as estimated by the Beneficiary, equal to the ground rents, if any, and the taxes and special assessments due on the premises covered by this Declaration, plus the premiums that will become due and payable on an insurance policy as may be required under paragraph 7 hereof, satisfactory to Beneficiary. Grantor agreeing to deliver monthly to Beneficiary all bills and notices received, less all sums already paid heretofore divided by the number of months to elapse before the (1) month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by the Beneficiary in trust to pay said ground rents, premiums, taxes and special assessments, and

(c) All payments mentioned in the two preceding subsections of this paragraph and all payments to be made under the rule secured hereby shall be added together and the aggregate amount thereof shall be paid by the Grantor each month, in a single payment to be applied by beneficiary in the following items in the order set forth:

(f) premium charges under the contract of insurance with the Secretary of Housing and Urban Development, or monthly charges (in lieu of mortgage insurance premium), as the case may be;

(ii) ground rents, if any, taxes, special assessments, fire and other hazard insurance premiums;

(iii) interest on the note secured hereby; and

(iv) amortization of the principal of said note.

Any deficiency in the amount of any such aggregate monthly payment shall, unless made good by the Grantor prior to the due date of the next such payment constitute an event of default under this Deed of Trust. The arrangement provided for in paragraph 2 is solely for the added protection of the Beneficiary and entails no responsibility on the Beneficiary's part beyond the allowing of due credit, without interest, for the sums actually received by it. Upon assignment of this Deed of Trust by the Beneficiary, any funds on hand shall be turned over to the assignee and any responsibility of the assignor with respect thereto shall terminate. Each transfer of the property that is the subject of this Deed of Trust shall automatically transfer to the Grantee all rights of the Grantor with respect to any fund accumulated hereunder.

each appoints in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The Trustee is not obligated to notify any party in case of pending sale under any other Deed of Trust or of any action or proceeding in which Grantor, Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.

21. This Deed shall inure to and bind the heirs, legatees, devisees, administrators, executors, successors, assigns of the parties hereto. All obligations of Grantor hereunder are joint and several. The term "Beneficiary" shall mean the owner and holder, including pledgees, of the note secured hereby, whether or not named as Beneficiary herein. Whenever used, the singular number shall include the plural the plural the singular, and the use of any gender shall be applicable to all genders. If any of the provisions hereof shall be determined to contravene or be invalid under the laws of the State of Washington, such contravention or invalidity shall not invalidate any other provisions of this agreement, but it shall be construed as if not containing the particular provision or provisions held to be invalid, and all rights and obligations of the parties shall be construed and enforced accordingly.

22. Any notices to be given to Grantor by Beneficiary hereunder shall be sufficient if mailed postage prepaid, to the address of the property above described, or to such other address as Grantor has requested in writing to the Beneficiary, that such notices be sent. Any time period provided in the giving of any notice hereunder shall commence upon the date such notice is deposited in the mail.

Witness the hand(s) and seal(s) of the Grantor(s) on the day and year first above written.

Helena M. Bible (SEAL)

George H. Bible (SEAL)

____ (SEAL)

____ (SEAL)

STATE OF WASHINGTON,)

COUNTY OF Clark)

I, the undersigned, a notary public hereby certify that on this 14th day of January 1977, personally appeared before me Helena M. Bible and George H. Bible to me known to be the individual husband and wife described in and who executed the within instrument, and acknowledged that the signed and sealed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal the day and year last above written.



Helena M. Bible
Notary Public in and for the State of Washington, residing at 1100 1st St., Clark County, WA 98560.

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 sum 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.

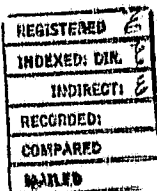
Dated _____, 1977.

Mail reconveyance to _____

83460

STATE OF WASHINGTON
COUNTY OF SKAMANIA 55

I hereby certify that this within Deed of Trust was filed in this office for Record on the 17 day of Jan. A.D. 1977, at 1:30 o'clock P.M., and was duly recorded in Book 53 of Records of Mortgages of SKAMANIA County, State of Washington, on page 817.



1100 1st St.
County Auditor
By E. J. [Signature] Deputy

such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall have the same powers as the original trustee. The Trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Grantor, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by or against the Trustee.

21. This Deed shall inure to and bind the heirs, legatees, devisees, administrators, executors, successors, and assigns of the parties hereto. The obligations of Grantor hereunder are joint and several. The term "Beneficiary" shall mean the owner and holder, jointly or severally, of the property secured hereby, whether or not named as Beneficiary herein. Whenever used, the singular number shall include the plural, and the use of any gender shall be applicable to all genders. If any of the provisions hereof shall be determined to contravene the laws of the State of Washington, such contravention or invalidity shall not invalidate any other provisions of this agreement. This Deed shall be construed as if not containing the particular provision or provisions held to be invalid, and all rights and obligations of the parties shall be construed and enforced accordingly.

22. Any notices to be given to Grantor by Beneficiary hereunder shall be sufficient if mailed postage prepaid, to the address of the property above described; or to such other address as Grantor has requested in writing to the Beneficiary, that such notice be sent. Any notice provided in the giving of any notice hereunder, shall commence upon the date such notice is deposited in the mail.

Witness the hand(s) and seal(s) of the Grantor(s) on the day and year first above written.

Helen M. Bille

George A. Bille

STATE OF WASHINGTON,

COUNTY OF Clark

I, the undersigned,
day of January

a notary public

personally appeared before me

hereby certify that on this

Helen M. Bille and George A. Bille

to me known to be the

husband and wife

described in and who executed the within instrument, and acknowledged that they signed and sealed the same as

free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal the day and year last above written.

Notary Public in and for the State of Washington

Vancouver

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, and the note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied, and, pursuant to the request and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note and the 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 therein held by you thereunder.

Dated _____, 19____

Mail reconveyance to _____

83460

STATE OF WASHINGTON
COUNTY OF SKAMANIA ss

I hereby certify that this within Deed of Trust was filed in this office for Record on the _____ day of _____ A.D. 1977, at _____ o'clock _____ m., and was duly recorded in Book _____ of Records of Mortgages of SKAMANIA County, State of Washington, on page 777

REGISTERED	E
INDEXED	E
INDEXED	E
RECORDED	
COMPARED	
MAILED	

By _____