

DEED OF TRUST (SHORT FORM)

THIS DEED OF TRUST is made this sixteenth day of November, 1972, among the Grantor, MICHAEL J. SOUTHARD AND LORINDA L. SOUTHARD, husband and wife (herein "Borrower"), SAFECO TITLE INSURANCE COMPANY, a corporation (herein "Trustee"), and the Beneficiary, VANCOUVER FEDERAL SAVINGS & LOAN ASSOCIATION, a corporation organized and existing under the laws of the UNITED STATES OF AMERICA, whose address is 1205 Broadway, Vancouver, WA (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee in trust, with power of sale, the following described property located in the County of Clark, Skamania, State of Washington:

Lot 11 of Block 3, Flat of relocated North Bonnevillia recorded in Book B of Plats at page 9, under Skamania County File No. 83468 also recorded in Book B of Plats, at page 25, under Skamania County File No. 84429, records of Skamania County, Washington.



Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate in the event this Deed of Trust is on a leasehold) are herein referred to as the "Property".

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note of even date herewith (herein "Note"), in the principal sum of THIRTY-EIGHT THOUSAND, FOUR-HUNDRED AND NO/100 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on May 1, 2003; (b) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; (c) the performance of the covenants and agreements of Borrower herein contained; (d) the performance of the covenants and agreements incorporated by reference herinto; and (e) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof or incorporated by reference herinto (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower and Lender hereby expressly adopt and incorporate by reference into this Deed of Trust and hereby agree to be bound by the covenants and agreements contained in Uniform Covenants numbered 1 through 17 and Non-Uniform Covenants numbered 18 through 24 of the master form of deed of trust recorded in the office of the county auditor of the county in which the Property is located and in which this Deed of Trust is offered for record on the date, in the volume and at the page as follows:

County

Date of Record

Book or
Volume

Page

Auditor's
File No.

Such provisions as are incorporated by reference hereinto shall be Uniform Covenants 1 through 17 and Non-Uniform Covenants 18 through 24 of this Deed of Trust. Borrower and Lender agree that all references to the Property, Borrower, Lender, Trustee and Note contained in the above described master form of deed of trust and incorporated by reference hereinto shall be construed to mean the Property, Borrower, Lender, Trustee and Note defined herein. Borrower acknowledges receipt of a copy of the complete text of the master form of deed of trust which contains the provisions hereby incorporated by reference into this Deed of Trust.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Michael J. Southard
MICHAEL J. SOUTHARD - Borrower

Michael J. Southard
MICHAEL J. SOUTHARD - Borrower

Lot 11, Block 2

No. 1000000, 1000
Property Address

STATE OF WASHINGTON, _____ County ss:

On this eighteenth day of November, 1977, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Michael J. Southard and Michael J. Southard 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 affixed the day and year in this certificate above written.

Michael J. Southard
Notary Public in and for the State of Washington
residing at: Seattle, WA

REQUEST FOR RECONVEYANCE

To Trustee:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Dated: _____

STATE OF WASHINGTON
COUNTY OF SKAMANIA

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF W. J. S. S. FILED BY

Don C. P. S.

OF Sturgeon Bay, Wis.

AT 9:00 A.M. 11-28 1977

WAS RECORDED IN BOOK 54

OF 714 AT PAGE 956

RECORDS OF SKAMANIA COUNTY, WASH.

W. J. S. S.

COUNTY AUDITOR

BY E. J. S.

REGISTERED	INDEXED
DIRECT	INDIRECT
RECORDED	COMPARED
MAIL ROOM	