



86891

Stevenson # 24-00426

BOOK 55 PAGE 17

DEED OF TRUST

THIS DEED OF TRUST is made this 17th day of July 1978 among the Grantor, DENNIS P. MANNING AND ANNE P. MANNING, husband and wife

(herein "Borrower"), TransAmerica Title Company (herein "Trustee"), and the Beneficiary, Riverview Savings Association, a corporation organized and existing under the laws of Washington, whose address is 700 N. E. Fourth Avenue, Cosas, Washington 98607 (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 Skamania State of Washington:

LOT 2

A PARCEL OF LAND IN SECTION 7, TOWNSHIP 2 NORTH, RANGE 7 E.W.M., IN SKAMANIA COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID SECTION 7; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET ALONG THE SECTION LINE; THENCE SOUTH 200° 11' 10" EAST, 100.00 FEET; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED RECORDED AT BOOK 41, PAGE 10, RECORDS OF SKAMANIA COUNTY AUDITOR; THENCE SOUTH 89° 11' 10" EAST, 100.00 FEET ALONG THE EAST LINE OF SAID TRACT; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE CENTER LINE OF RYAN ALLEN ROAD; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET ALONG THE CENTER LINE OF SAID ROAD; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

LOT 3

A PARCEL OF LAND IN SECTION 7, TOWNSHIP 2 NORTH, RANGE 7 E.W.M., IN SKAMANIA COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID SECTION 7; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET ALONG THE SECTION LINE; THENCE SOUTH 200° 11' 10" EAST, 100.00 FEET; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED RECORDED AT BOOK 41, PAGE 10, RECORDS OF SKAMANIA COUNTY AUDITOR; THENCE SOUTH 89° 11' 10" EAST, 100.00 FEET ALONG THE EAST LINE OF SAID TRACT; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE CENTER LINE OF THE SKAMANIA COUNTY ROAD KNOWN AS RYAN ALLEN ROAD; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET ALONG THE CENTER LINE OF SAID ROAD; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE CENTER LINE OF THE SKAMANIA COUNTY ROAD KNOWN AS RYAN ALLEN ROAD; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET ALONG THE CENTER LINE OF SAID ROAD; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

LOT 4

A PARCEL OF LAND IN SECTION 7, TOWNSHIP 2 NORTH, RANGE 7 E.W.M., OF THE SKAMANIA COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID SECTION 7; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET ALONG THE SECTION LINE; THENCE SOUTH 200° 11' 10" EAST, 100.00 FEET; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE NORTHEAST CORNER OF A TRACT OF LAND DESCRIBED IN DEED RECORDED AT BOOK 41, PAGE 10, RECORDS OF SKAMANIA COUNTY AUDITOR; THENCE SOUTH 89° 11' 10" EAST, 100.00 FEET ALONG THE EAST LINE OF SAID TRACT; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE CENTER LINE OF THE SKAMANIA COUNTY ROAD KNOWN AS RYAN ALLEN ROAD; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET ALONG THE CENTER LINE OF SAID ROAD; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE CENTER LINE OF THE SKAMANIA COUNTY ROAD KNOWN AS RYAN ALLEN ROAD; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET ALONG THE CENTER LINE OF SAID ROAD; THENCE SOUTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

OF SAID COUNTY ROAD, TO A POINT THAT IS NORTH 89° 11' 10" EAST 100.00 FEET, MORE OR LESS, FROM THE TRUE POINT OF BEGINNING; THENCE NORTH 89° 11' 10" WEST, 200.00 FEET; MORE OR LESS, TO THE TRUE POINT OF BEGINNING.

which has the address 10 D.L. Ryan Allen Rd

Washington 98648

Church Property

together with all the improvements now or hereafter placed on the property, and all easements, rights, appurtenances, rents (subject however to the rights and preferences given herein to Lender, Trustee) and profits (such as rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water shock and all interests now or hereafter attached to the property, all of which, including replacements and advances thereon, 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 if 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 now dated (herein "Note"), in the principal sum of THIRTY-FOUR THOUSAND EIGHT HUNDRED AND NO/100 (\$34,800.00), 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 the 10th of each month. Begins August 10, 1978 the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust, and the performance of the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (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 declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy in effect, Lender's interest in the Property.

UNKNOWN COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Deed of Trust.

2. **Funds to Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day in monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments which may in a priority over this Deed of Trust, a) ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or State agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law requires Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust, to interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

By this Deed of Trust. If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installment of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first to payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note, and then to interest and principal on any Future Advances.

4. Charges, Liens, Interest. Borrower shall pay all taxes, assessments and other charges, dues and assessments attributable to the property, which may be levied or assessed against the property, in a priority over this Deed of Trust, and shall make payment of ground rents, if any, in the manner provided under paragraph 2 hereof or, if not paid in such manner, if Borrower makes payment, when due, directly to the holder thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender receipts evidencing such payments. Borrower shall promptly discharge any lien which has been placed on the property by the obligator secured by this mortgage or discharge into such lien or liens as the holder of such lien or liens has the right to foreclose or enforcement of which has been so placed as a matter acceptable to Lender, and shall not permit the property or the proceeds of any part thereof

8. Hazard Insurance. Buyer shall cause to be obtained and maintained by Buyer, at Buyer's expense, a hazard insurance policy covering the Property and any part thereof against fire, lightning, explosion, theft, vandalism, riot, civil commotion, war, terrorism, and such other hazards and under that require the payment of amounts and for such periods of time as may be required by the lender. Buyer shall not require that the amount of such payments exceed that amount of coverage required by the lender in its Deed of Trust.

The insurance carrier providing the coverage shall be approved by the Board of Trust and the insurance carrier shall not be approved by the Board of Trust in the manner provided under paragraph 2 hereof and such carrier shall not be making payment directly to the insured.

All insurance policies and contracts issued after 12/31/86 shall include a "forced mortgage" clause to cover or add to the existing "due-on-sale" clause and require the insured and Beneficiary shall provide the lender with the name and address of the lender. In the event of loss, the lender shall give the Beneficiary the name and address of the lender. Lender may not proceed with foreclosure or nonpayment.

1. In the event of repair of the Property damaged by the Deed of Trust, the Beneficiary shall be responsible for the cost of the repair of the Property. The Beneficiary shall be responsible for the cost of the repair of the Property in the event of repair of the Property damaged by the Deed of Trust.

3. In order to ensure the effectiveness of the existing laws and regulations of the Republic of Moldova in principle shall not extend to participants in the case of the monthly operations within the framework of the "Program" and I intend to change the amount of the contribution in order paragraph 12 letter b) "Program" is reduced by twenty eight (28) and interest of Borrower is reduced to any other level possible and is not to be higher than the specified three charges to the Party to prove in the case is suggested that goes to under the law of the Republic of the Debt is true immediately prior to each sale or lease/rent.

[illegible]

7. **Protection of Lender's Security.** If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including but not limited to, eminent domain, expropriation and condemnation or arrangements for proceedings involving bankruptcy or receivership, then Lender at Lender's option upon notice to Borrower, may take such appropriate, discrete and reasonable and take such actions as may be necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable sums of money to pay taxes and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

9. **Condemnation.** The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, there shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Deed of Trust immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking, with the balance of the proceeds paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is mailed, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

10. **Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest.

11. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

12. **Remedies Cumulative.** All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively.

13. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof.

14. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender at address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

15. **Uniform Deed of Trust; Governing Law; Severability.** This form of deed of trust combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property. This Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Deed of Trust or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Deed of Trust or the Note which can be given effect without the conflicting provision, and to this end the provisions of the Deed of Trust and the Note are declared to be severable.

16. **Borrower's Copy.** Borrower shall be furnished a confirmed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.

17. **Transfer of the Property; Assumption.** If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Deed of Trust, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Lender shall have waived such option to accelerate it prior to the sale or transfer. Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in this paragraph 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Deed of Trust and the Note.

If Lender exercises such option to accelerate, Lender shall mail Borrower notice of acceleration in accordance with paragraph 14 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted by paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

18. **Acceleration Remedies.** Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice in the manner prescribed by applicable law to Borrower and to the other persons prescribed by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of (i) the right to reinstate after acceleration, (ii) the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and foreclosure and (iii) any other matters required to be included in such notice by applicable law. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 18, including, but not limited to, reasonable attorney's fees.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the lapse of such time as may be required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of the Property for a period or periods not exceeding a total of 30 days by public announcement at the time and place fixed in the notice of sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto, or the clerk of the superior court of the county in which the sale took place.

19. **Borrower's Right to Reinstate.** Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the tenth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be then due under this Deed of Trust, the Note and notes securing Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 18 hereof.

including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. Assignment of Rents; Appointment of Receiver; Lender in Possession. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

21. Future Advances. Upon request of Borrower, Lender, at Lender's option prior to full reconveyance of the Property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby.

22. Reconveyance. Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty, and without charge to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any.

23. Substitute Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

24. Use of Property. The Property is not use, principally for agricultural or farming purposes.

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

DENNIS P. MANNING

ANNE P. MANNING

STATE OF WASHINGTON

SKAMAGIA

County of

On this 17th day of July 1982, before me, the undersigned, Notary Public in and for the State of Washington duly commissioned and sworn to, appeared DENNIS P. MANNING AND ANNE P. MANNING, husband and wife, 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 expressed.

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

My Commission expires August 16, 1982

RECONVEYANCE

To TRUSTEE:

The undersigned, upon being notified of the full payment secured by this Deed of Trust, and all notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said notes and this Deed of Trust, which are deposited with you to be returned, without warranty, all the estate recorded by you under this Deed of Trust to the person or persons legally entitled thereto.

Date:

(Space Below This Line Reserved For Lender and Recorder)

FILED IN WASHINGTON
COUNTY OF SKAMAGIA

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OR WRITING FILED BY

Stephen J. Todd

225th July 25 1982

RECORDED IN BOOK 55

At Page 64751

BOOKS OF SKAMAGIA COUNTY, WASH.

J. P. Todd

CLERK OF COURT

86391

REGISTERED	INDEXED, WR.
INDEXED, L.	RECORDED
COMPARED	MAILED