

SK11245

DEED OF TRUST

THIS DEED OF TRUST is made this 16th day of April, 19 78, among the Grantor, ****GEORGE F. DOHERTY AND DONNA M. DOHERTY, husband and wife**

herein "Borrower"), TrustAmerica 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, Tacoma, 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 Skiwawa, State of Washington:

A TRACT OF LAND CONTAINED WITHIN THE FOLLOWING DESCRIBED TRACT AND TO BE DESCRIBED FOLLOWING SAID DESCRIPTION:

THAT PORTION OF GOVERNMENT LOTS 11 & 12, SECTION 25, TOWNSHIP 3 NORTH, RANGE 7 1/2 C.W.M., AND LYING SOUTHERLY OF THE BONNEVILLE POWER ADMINISTRATION RIGHT OF WAY LINE; AND THAT PORTION OF GOVERNMENT LOTS 1 & 2, SECTION 36, TOWNSHIP 3 NORTH, RANGE 7 1/2 C.W.M.

EXCEPT THE EAST 34 RODS OF SAID GOVERNMENT LOT 1 & 12;

AND EXCEPT THE WEST 18.72 ACRES OF SAID GOVERNMENT LOT 2;

AND EXCEPT THE FOLLOWING DESCRIBED TRACT:

BEGINNING AT THE SOUTHEAST CORNER OF THE WEST 18.72 ACRES OF SAID GOVERNMENT LOT 2; THENCE NORTH 1020 FEET TO THE NORTH LINE OF SAID GOVERNMENT LOT 2; THENCE EAST 600 FEET; THENCE IN A SOUTHEASTERLY DIRECTION TO A POINT ON THE SOUTH LINE OF THE SAID GOVERNMENT LOT 1, THAT IS 1330 FEET EAST OF THE POINT OF BEGINNING; THENCE WEST ALONG SAID SOUTH LINE, A DISTANCE OF 1330 FEET TO THE POINT OF BEGINNING OF THIS EXCEPTION.

THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION IS A POINT ON THE WEST LINE OF THE EAST 34 RODS OF GOVERNMENT LOT 17, SECTION 25, TOWNSHIP 3 NORTH, RANGE 7 1/2, WHERE THE SOUTHERLY RIGHT OF WAY LINE OF THE BONNEVILLE POWER ADMINISTRATION RIGHT OF WAY LINE INTERSECTS SAID WEST LINE; THENCE SOUTH ALONG SAID WEST LINE AND SAID LINE EXTENDED SOUTH A DISTANCE OF 600 FEET; THENCE IN A SOUTHEASTERLY DIRECTION PARALLEL WITH THE SOUTHERLY RIGHT OF WAY LINE TO A POINT OF INTERSECTION WITH THE WEST LINE OF THE ABOVE DESCRIBED PROPERTY; THENCE IN A NORTHEASTERLY DIRECTION ALONG SAID WESTERLY LINE TO WHERE SAID LINE INTERSECTS THE SOUTHERLY RIGHT OF WAY LINE OF SAID BONNEVILLE POWER ADMINISTRATION; THENCE IN A NORTHEASTERLY DIRECTION ALONG SAID SOUTHERLY RIGHT OF WAY LINE TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION.

which shall be subject to the lien of a first mortgage in favor of Stevenson, a corporation organized under the laws of the State of Washington, 98608, (herein "Property Address")

There shall be all the improvements now or hereafter created on the property, and all easements, rights, appurtenances, with subject however to the rights and authorities given herein to Lender to collect and apply such taxes, 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 repairs, rents 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 benefits thereon, if this Deed of Trust is on a leasehold, is herein referred to as the "Property".

To secure to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated 10/100***** (75,000.00) 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 BEGINNING APRIL 10, 1979, the payment of all of the 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 insuring Lender's interest in the Property.

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 in full 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.

19. 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 receipt of payment 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 reconveyance, 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 used principally for agricultural or farming purposes.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust

George F. Doherty
GEORGE F. DOHERTY

DOJINA M. DOHERTY

STATE OF WASHINGTON

Okanagan

County

On this 16th day of October 1901, I, George F. Doherty, and DOJINA M. DOHERTY, husband and wife, of the County of Okanagan, State of Washington, fully competent and legal persons, do hereby certify that we are the persons who executed the foregoing instrument, and that we are the persons who are known to be the persons who executed the said instrument as their free and voluntary act and deed, and for the uses and purposes therein contained.

My Commission Expires
August 15, 1901

REQUEST FOR RECONVEYANCE

To Trustee:

The Lender and Trustee herein of notes or bonds secured by this Deed of Trust, and of notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. The Lender is hereby directed to deliver and note or notes and this Deed of Trust, which are now held by the Lender, and to reconvey the same to the person or persons now held by the Lender under this Deed of Trust to the person or persons legally entitled to the same.

Date



(Space Below This Line Reserved For Lender and Recorder)

87441

REGISTERED
INDEXED
RECEIVED
COMPARED
MAILED

COUNTY OF OKANAGAN
INSTRUMENT OF RECONVEYANCE
AT BISHOP, WASHINGTON
J. F. Doherty
COUNTY AUDITOR

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 convenience 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 to the principal 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 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's 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 a 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 conformed 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 if, 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 require. 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 persons 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 an affirmative 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 notice 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 to 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 (a) the tenth day before sale of the Property, pursuant to the power of sale contained in this Deed of Trust or (b) the 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.

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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 used principally for agricultural or farming purposes.

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

George F. Doherty
GEORGE F. DOHERTY — Borrower

Donna M. Doherty
DONNA M. DOHERTY — Trustor

STATE OF WASHINGTON, Skamania County

On this 16th day of October, 1978, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared George F. Doherty and Donna M. Doherty, husband and wife, known to me to be the individuals named in and who executed the foregoing instrument, and acknowledged to me that they signed and delivered said instrument as their free and voluntary act and deed for the uses and purposes therein expressed.

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

My Commission expires
August 15, 1981

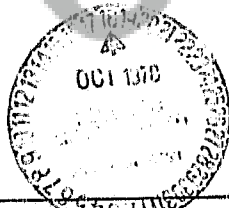
Robert J. Doherty
Notary Public in and for the State of Washington Stevenson

REQUEST FOR RECONVEYANCE

To Trustee:

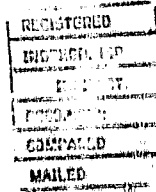
The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and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

Date:



87441

(Space Below This Line Reserved For Lender and Recorder)



COUNTY OF SKAMANIA
I HEREBY CERTIFY THAT THIS INSTRUMENT OF RECONVEYANCE WAS
FILED IN THE PUBLIC RECORDS OF
SKAMANIA COUNTY, WASHINGTON
ON October 16 1978
AT 2:00 PM BY Notary
OF Stevenson AT PAGE 902
RECORDS OF SKAMANIA COUNTY, WASH.
Robert J. Doherty
COUNTY AUDITOR
BY Donna M. Doherty TRUSTOR