DEED OF TRUST

THIS DEED OF TRUST is made this
19.79, among the Grantor,THOMAS .A., CLASKI., a plingle, man
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, Carles, Washington 98607 (herein "Lendee").
Bornower, in consideration of the indebtedness herein neited and the trust herein exected, irrevocably graps and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Skamariia
THOSE PORTIONS OF LOTS 13 AND 14 OF HILLTOP MANOR ACCORDING TO THE AMENDED PLAT THEREOF ON FILE AND OF RECORD AT PAGE 110 OF BOOK A OF PLATS, RECORDS OF SKAMANIA COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:
BEGINNING AT A POINT ON THE NORTHERLY LINE OF SAID LOT 13, MESTERLY 2.20 FEET FROM THE NORTHEASTERLY CORNER OF SAID LOT 13; THENCE FOLLOWING THE NORTHERLY LINES OF SAID LOTS 13 AND 14 EASTERLY 97.74 FEET TO A POINT 9.16 FEET FROM THE NORTHEASTERLY CORNER OF LOT 14; THENCE SQUTHERLY TO A POINT ON THE SOUTHERLY LINE OF SAID LOT 14 A DISTANT 11.19 FEET FROM THE SOUTHEASTERLY CORNER OF SAID LOT 14; THENCE FOLLOWING THE SOUTHERLY LINES OF SAID LOTS 14 AND 13 WESTERLY 99.55 FEET TO A POINT 10.30 FEET WESTERLY FROM THE SOUTHEASTERLY CORNER OF SAID LOT 13; THENCE IN A NORTHWESTER DIRECTION TO THE POINT OF BEGINNING.
나는 하는 사람들은 회사는 전 항상 사람들은 기관을 받는 것을 받는 것을 했다.
which has the address of 109, Mys beris, May
Street (City) . Woohington. DB648 (herein "Property Address");

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 tr collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, swater 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 if this Deed of Trust is on a leasehold) are herein referred to us the "Property";

Borrower covenants that Borrower is lawfully seised 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, enterents or restrictions listed in a schedule of exceptions to coverage in any title insurance pulloy insuring Lender's interest in the Property.

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UNIFORM COVENANTS. Borrower and Lender covenant the agree as follows:

1. Payment of Pincipal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidence by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Patter Advantes secured by these. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day wouthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum discrine "Yunda" (gould to one-width of the typerity taxes and assessments which may attained instruments are payable under the Note, until the Note is paid in full, a sum discrine "Yunda" (gould to one-width of the typerity taxes and assessments which may attained instruments are payable under the Note, until the Note is paid in full, a sum discrine "Yunda" (gould to one-width of yearly taxes and assessments which may attained instruments to the party taxes and assessments which may attained initially and from time to time by Lender on the basis of assessments and billing and reasonable estimates thereof.

The Funds shall be held off an an institution the deposits or accounts of which are insuranteed by a redering or state agency (fictividing Lender is 1 Lender is such an institution). Lender shall apply ling the Funds, analyzing said account or verifying and compiling and assessments assessments are payable under the compiling and assessments are payable to the party of the payable principal to the payable principal account or verifying and compiling and assessments assessments are payable in an institution of the payable principal account or verifying and compiling and assessments and ground rents. Lender and provider and Leider may applie to write the time of execution of this Decord of Trust.

If the amount of the Funds held by Lender to applie to the required to applie to the purpose for which each debt to the Funds was made. The funds are pleaded as additio

insurance carrier.

All insurance policies and renewals thereof shall be in form acceptable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, and Borrower shall prompilly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss Borrower shall give prompt indice to the insurance carrier and Lender. Lender may make proof of loss if not made prompth.

Borrower, Shall give prompt indice to the fasurance carrier and Lender. Lender may make proof of loss it not made prompth by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property datainged, provided such restoration or repair is economically feasible on if the security of this Deed of Trust would be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, with the excess if any, paid to Borrower, if the Property is abandoned by Borrower, or if Borrower fairs to reapond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance epister offers to settle a claim for marrance benefits. Lender is atthorized to collect and apply the insurance 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 or 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. If under paragraph 18 hereof the Property is acquired by Lender, all right, fille and interest of Borrower in and to any insurance policies and in and to the proceeds thereof resulting from damage to the Property prior to the sale or acquisition, shall pass to Lender to the extent of the sums secured by this Deed of Trust minediately prior to such sale or acquisition.

or acquisition.

6. Preservation and Maintenance of Property Leastholds: Condomintums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit veste or permit impairment or deterioration of the Property and shall comply with the provisions of any least it this Deed of Trust is on a leasthold. If this Deed of Trust is on a leasthold if this Deed of Trust is on a unit in a condominium or a planned unit development, Borrower as the reformal of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, and constituent documents. If a condominium or planned unit development, and constituent documents. If a condominium or planned unit development, and the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Deed of Trust, or if any action to proceeding is commenced which materially affects Lander's interest in the Property including, but not limited to, eminent domain, insolvency, code enforcement, or artangements or proceedings involving a bankrupt or decedent, then Lender's option, upon notice to Horrower, may make such apper rance, dispute such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disturctment of reasonable altorney's fees 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 mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain sitch 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

9. Consideration. The processing any award or claim for decaya, direct or consequential to commercian with a condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are kereby session and shall be paid to Leader.

and shall he paid to Leoder.

In the event of a total taking of the I reperty, 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 Died of Trust such proportion which the among to the sums secured by this Died of Trust such proportion which the among to the sums secured by this Died of Trust immediately prior to the date of taking bears to the fair market value of the Pioperty immediately prior to the differ 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 falls to respond to Lender within 30 days after the date such notice is malled, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sum's 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 excount of color of the proceeds to principal shall not extend the proceeds of the monthly installments referred to in paragraphs 1 and 2 hereof or change the excount of

such installments.

10. Borrower Not Released. Extension of the time for payment or middlecation 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 rotuse 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. Embearance by Lender Not a Walver. Any forbearance by Lender his exercising any right or remedy herounder, or otherwise infliended by applicable law, shall not be a walver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of inverse or other liens or clarges by Lender shall not be a walver of Lender's right to accelerate the maturity of the indebtedness accured by this Deed of Trust.

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

12. Remarket Camolative. All remedies provided in this Deed of Trust 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; John said Several Liability; Capilons. The covenants and agreements herein contained shall hard, and the rights hereinder shall inter to, the respective successors and assigns of Lander and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and hereements 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 hereal.

24. Notice, Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provised for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address shall be given by certified mail, return receipt requested, to Lender an order shall be given by certified mail, return receipt requested, to Lender and result that the shall be given by certified mail, return receipt requested, to Lender an adverse stated herein or to such other address as Earder may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust chall be formed to I have been given to Borrower as provided herein, Any notice provided for in this Deed of Trust of the Deed of Trust of the One of the Severability. This form of deed of trust combines uniform covenants for national true end doe uniform covenants with limited variations by jurisdiction in which the Property is located. In the accent tentary provision or clause of this Deed of Trust or the Note ordicts with applicable law, such conflict shall not offer and the property as a provided in the conflict shall not gravement of the Deed of Trust or the Note ordicts with applicable law, such conflict shall not gravement

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

Non-Uniform Covenants. Botsower 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, herloding the covenants to pay when due any sums secured by this Deed of Trust, herder prior to acceleration shall give notice in the manner rescribed by applicable law to Borrower and to the other persons prescribed by applicable law we specifying. (1) the breach; (2) the action—quired 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 sams secured by this Deed of Trust and sale of the property at public anction at a date not less than 120 days in the future. The notice shall further inform Borrower of (1) the right to reliaste after acceleration, (fi) the right boring 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 brench is not cured to bring a court action to assert the olice, Lender at Lender's option may declare all of the sums secured by this Deed of Trust to be immediately due and physic without further demand and may invoke the power of sale and any other remedies permitted by applicable law. It had be notified to collect all reasonable costs and expenses incurred in pursuisg 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 Burrower and to other premons as applicable law

including, to a not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assum that the lieu of this Dest (27) list, Lender's interest in the Properly and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue univoaired. 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 receleration had occurred.

20. Assignment of Resist Appointment of Receiver, Lender in Postes/on. As additional security Execunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower/shall, prior to acceleration under paragraph is hereof or abandoment of the Property, Lender, in person, by agent or by indicially 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 sequered by this Deed of Trust. Lender and the receiver shall be liable to account only for those reins actually received.

21. Entare 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 with interest thereon, shall be accurated by this Deed of Trust when evidenced by/promissory notes string that said notewar: accurate hereby.

22. Reconveyant of Upon payment of all sams secured by this Deed of Trust, Lender shall request Trustee to resonvey the Trustee to resonvey the Property without warranty and without charge to the person or persons legally entitled factor.

23. Substitute Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee app

CIL. CIR WITNESS WHEREOF, Borrower has executed this Deed of Trust. THOMAS A. GLASKI -Borrowsi Uř On this.....31.......day of......J.419...... 19.79, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworm, personally appeared...THOMAS. A. GLASKI, a...... to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged to me that ha signed and scaled the sald instrument as...bisfree and voluntary act and deed, for the uses and purposes therein mentioned. WITNESS my hand and official scal affixed the day and year in this certificate above written. My Commission expires: Wordry fublic in and for the State of Washington residing at: 5 tovengors Oct. 25, 1982 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 therero. This Line Reserved For Lender and Recorder) 89129 COUNTY OF SKAMANIA

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I HERIOY CERTIFY THAT THE WITHIN

nstrument of writing filed by TAS ROCCINED IN HOOK AT HATE ECOSE OF STANLINA OCUNTY, WAS 11/1 /2 /K