gentalish:

DEED OF TRUST

| THIS DEED OF TRUST is made this 25th |
|---|
| 19 .79, among the Grantor, . EDWIN. 8. RERKINS . AND . MARCIA . K. PERKINS . husband. and . wife |
| (harain "Rarrayar") |
| 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. B. Fourth Avenue, Camas, Washington 98607 (herein |
| "Lender"). |

BORROWEZ, in consideration of the indicatedness herein recited and the trust herein created, irrevocably grants and conveys to firestee, in trust, with power of sale, the following described property located in the County of Skingeria. Skingeria. Skingeria.

A TRACT OF LAND IN THE SOUTHEAST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 3 NORTH, RANGE 2 E.W.M., DESCRIBED AS FOLLOWS:

SEGIMMING AT THE SOUTHEAST CURNER OF THE SAID SECTION 20; THENCE NORTH DOO 30' EAST ALONG THE MAST LINE OF THE SAID SECTION 20 A DISTANCE OF 230 FEET; THENCE WEST 20 FEET TO THE INITIAL POINT OF THE TRACT HEREBY DESCRIPTION, THENSE WEST 217.6 FEET; THENCE WORTH DOO 30' EAST 200.2 FEET; THENCE IN AN EASTERLY DIRECTION 217.6 FEET TO A POINT 200.2 FEET MATTH COO 30' EAST OF THE INITIAL POINT; THENCE SOUTH DOO 30' WEST 200.2 FEET TO THE INITIAL POINT;

EXCEPT THAT PORTION THEREOF DESCRIBED AS FOLLOWS: BEGINNING AT THE INITIAL POINT AFORESAID; THENCE WEST 120 FEET; THENCE WORTH 00 $^{\circ}$ 30 $^{\circ}$ EAST 120 FEET; THENCE EASTERLY 120 FEET TO A POINT 120 FEET NORTH 00 $^{\circ}$ 30 $^{\circ}$ EAST OF THE INITIAL POINT: THENCE SOUTH 00 $^{\circ}$ 30 $^{\circ}$ WEST 120 FEET TO THE INITIAL POINT.



| which has the address of | .atzgor.Rd | Cargon, |
|---|------------|---------|
| Name of the state | [Siret] | (City) |

Uashington ... 98620 (herein "Property Address");

Togerher with all the improvements now or hereafter erected on the property, and all easements, rights, appartenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), systies, 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 if this Deed of Trust is on a leasehold) are herein refurred to rs 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, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenania. Borrower and Lender covenant and agree as follows:

Uniform Covenania. 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 avidenced by the Note, prepayment and lake charges as provided in the Note, one the principal of and interest on any Future Advances secured by this Deed of Trust.

2. Funds for Tuxes and Internance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal 50 one-twelfth of the yearly taxes and assessments which may altain priority over this Deed of Trust, and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for mortgage inservance, 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 asid assessments and bills, unless Lender pays Borrower interest on the Fi nds and applicable law permits Cender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that 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 carning on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debte to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as a

perpose 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.

If the amount of the Funds held by Lender, together with the future meastly 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, it Borrower's option, either primapily repaid to Borrower or credited to Borrower or meastly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessment, insurance premiums and ground rents as they fall due, such excess shall be, it Borrower's option, either primapily repaid to Borrower or credited to Borrower or 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, I ender 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 c application as a credit against the tums secured by his Deed of Trust.

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

4. Charges; Lieus, Borrower shall pay all taxes, assessments and other charges, fines and impositions attributable to the payee they will have a state and principal on any Future Advances.

4. Charges; Lieus, Borrower shall pay all taxes, assessments and other charges, fines and imposition

All insurance currier.

All insurance policies and renewals thereof shall but in form acceptable to I ender 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 promptly furnish to Lender all renewal notices and all receipts of paid premiums. In the event of loss Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss it not made promptly by Borrower.

Borrower shall give prompt notes to the insurance carrier and Lender. Lender may make proof of loss it not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the occurrity of this Deed of Trust would be impaired, it is insurance proceeds shall be applied to the cames occured by this Deed of Trust, with the excess, if any, paid to Borrower, if the Property is abandoned by Borrower or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits. I ender is authorized to collect and apply the insurance proceeds at Lender's option either to resteation 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. If under variagraph 18 hereof the Property is acquirited by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereor resulting from damage to the Property prior to such sale or acquisition.

6. Preservation and Maintenance of Property! Leastholds; Condominiums; Planned Unit Developments. Borrower

6. Preservation and Maintenance of Property: Leastholds: Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment of deterioration of the Property and shall comply with the provisions of any lease if this Deed of Trust is on a leasehold. If the Deed of Trust is on a unit in a condominium or a planned unit development. Borrower shall perform all of Borrower's obligations under the declaration or covenants ere ling or governing the condominium or planned unit development, and constituent documents. If a condominium or planned unit development rider is executed by Borrower and recorded together with this Deed of Trust, the covenants and agreements of such rider shall be incorporated into and shall amend and supplement the covenants and ogreement, of this Deed of Trust as if the rider were a nart bersof.

rate is executed by horrower and recorded together with this location in 1888, the coverants and agreements of such mershall be incorporated into and shall amend and supplement the coverants and agreements. Of this Deed of Trust as if the rader were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the coverants 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, insolvency, code enforcement, or atrangements or proceedings involving a bankrupt or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburses such summand take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender recoired 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 amounts of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this ragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts disbursed by Lender pursuant to time to time on outstanding principal under the Note unless payment of interest at each rate would be contrary to applicable law, in which event such amounts shall bear interest from the date of disbursement at the rate payable from time to time to time on outstanding principal under the Note unless payment of interest at each rate would be contrary to applicable law, in which event such amounts shall bea

interest in the Property.

9. Constituted on. The proceeds of any award or claim for damages, direct or consequential, in connection with any femnation or other taking of the Property, or part thereof, or for conveyance in flew of condemination, are hereby assigned.

and shall be paid to Lender

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 grouportion of the proceeds as is equal to that proportion which the amount of the sums secure is the Deed of Trust such grouportion which the amount of the sums secure is the Deed of Trust immediately prior to the date of taking bears to the fair market value of the Property immediately by the the date of taking, with the balance of the proceeds said to Resource.

paid to Borrower.

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

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

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such installments.

18. Bernswer Not Beleised. Extension of the time for payment or naddification of amortization of the sums secured by this Dend 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 recordings 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. It. Forbearsaccity Lender Not a Waiver. Any forbearance by Lender in exercising any right or trunch percentage, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remark. The procurement of insurance of the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right in some crate the manufact of the indebedness secured by this Deed of Trust.

12. Remedies Campington. All tennelles provided in this Deed of Trust are distinct and community to any other right or cancer their this Deed of Trust or allowed by law or equity, and may be exercised consurrently, independently or successively.

12. Remedies Charmistive. All temedies provided in this Deed of Trust are distinct and cumulative to any other right or country under this Deed of Trust or all distinct and cumulative to any other right or country under this Deed of Trust or alforded by law or equity, and may be exercised concurrently independently or successively. Ex. Secressors and Assigns Round; John and Several Linking; Captions. The covenants and appreciately independently or successors and assigns of London and the rights hereunder shall increase the respective successors and assigns of London and Several Linking Captions. The covenants and agreements of Borrower shall be joing and several. The captions and leadings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions for lot.

14. Notice, Except for any notice required under applicable law to Pr. given to another manner, (a) any notice to Borrower or Cadino the provisions for 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 by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice by certified mail addressed to Borrower at provided herein. Any notice provided for in this Deed of Trust and the Story and Borrower as provided herein. Any notice provided for in this Deed of Trust and the Note which therein in the manner designated herein.

15. Various Deed of Trust; Governing Laws Severability. This four of deed of trust carbines uniform econtains of the law of the furst deed of trust carbines uniform security instrument containing the and the property and the Note and of this Deed of Trust and the Note and of the surface and the property is known and the Note and of the property is known and the property and t

More Unstrong Coveragers. Burrower and Lender further covenant and agree as follows:

Acceleration: Generales. Except as provided in paragraph and series as follows:

18. Acceleration: Generales. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or exceleration: Generales. Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or exceleration in this Deed of Trust, including the covenants to nay when due any sums secured by this Deed of Trust. Each of the other parameters of the property of the breach of the adaptive to the other parameters of the property of the breach of the adaptive to the other parameters of the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to care is the 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 auction at a date tot less than 120 days in the failure. The notice shall further inform Recrower of (f) the right to reinstate after acceleration; this the right are calculated and the same accordance of the contract of the same acceleration and foreclosure and (iii) any other matters equired to be included at such antice by applicable law. If the breach is not cured on or before the date specified in the nonice and the same accordance to the date of Trust in he immediately then and pavalife without further demand and may invoke the power of sale and any other reasolies permitted by applicable law and pavalife without further demand and may invoke the power of sale and any other reasolies permitted by applicable law and pavalife without for the same secured by this Deed of Trust in he immediately the and pavalife without part and the same accordance of the sale and to the coverence of an event of default and of Lender's election to cause the Property to be solid. Trustee and Lender shall take such action required in this paragraph 18, including, but not limited to, reasonable acceleration of the unifice of take Property at public auctions to the highest bidder a

including, but not limited to, reasonable attorney's (ees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lieu of this Dead of Trust, Lender's interest in the k-roperty and Borrower, to bigation to paying sums secured by this Dead of Trust shall continue unizquaired. Upon auch payment and cure by Borrower, this Dead 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, browided that Borrower shall, prior to acceleration under paragraph 18 kereof or abandonment of the Property, baw the right to collect and retain such cents as they become due and payable.

Upon acceleration under paragrap? 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 telecular 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, remitims on receiver's bonds and reasonable attorney's fees, and then to the rums secured by this Dead of Trust. Lander and the receiver shall be liable to account only for those rents actually received.

21. Farme Advances. Upon request of Borrower, Engler, at Lender's option prior to full reconveyance of the Property by Trustee to Borrower, may make Fiture Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Dead of Trust then evidenced by trunstours of Borrower, may make Fiture Advances to Borrower. Such Future Advances, with interest thereon, shall be received to the Borrower than been evidenced by the Property and shall surrender this Dead of Trust and all notes evidencing indebtedn

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

- Edwin R. Perken x. Marcia K. Perkers MARCIA K. PERKITS

County set

Bagrana

STATE OF WASHINGTON. SKATESIA

On this 25th day of July 1979 here me the under most a Nature Public in and for the State of Washington, duly commissioned and seven personally appearant. Editor Pa PEPKINE AND mand who executed the foregoing instrument, and acknowledged to the real they seemed at Secret case and instrument as their foregoing instrument, and acknowledged to the real they seemed at Secret case.

My Commission expires

August 25, 1982

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Michael Park Construction of Asia Construction of Construction (Construction Construction Constr

REDUCEST FOR RECONVEYANCE

TO TRUSTEE.

The undersigned is the holder of the note or notes accured by this fixed of Train Said note in cotes legaritur with all other indebtedness secured by this Deed of Trust, have been paid in full. You are scaled directed to said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, with it warrant at the estate now held by you under this Deed of Trust to the person or persons locally untitled increte.

Date

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(Space Bolow This Line Reserved For Landar and Recorder)

COUNTY OF SKAMA HA

PRESENT CITATION THAT THE WITHIN

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