## DEED OF TRUST

THIS DEED OF TRUST is made this 3rd.

day of **Marci** 

ે 1981 .

among the Grantor, George F. Christansen, Jr., and Ann Christensen, husband & wife

(herein "Borrower"),

Safeco Title Insurance Co., a California association

(herein "Trusteo"), and the Beneficiary,

Seattle-First National Bank, a National Banking Association existing under the laws of the State of Washington Vancouver Branch, 714 Hain Street, Vancouver, WA 98660 n corporation organized and , whose address is (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irreveably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Skamania.

Lot 3 of Christensen & Leick Short Plat No. 1 as more particularly described and of record at page 138 of Book 2 of short plats, records of Skaminia County, Washington.

TOGETHER WITH AN EASEMENT FOR INGRESS, EG. 35 AND UTILITIES DESCRIBED AS FOLLOWS:

Beginning at the Northwest corner of the South half of the Northwest quarter of the Northwest quarter of said Section 25; thence South 86° 45' 54" East along the North line thereof, 768.00 feet to a 1/2 inch iron rod; thence South 16° 43' 28" East, 254.59 feet to a 1/2 inch iron rod; thence South 02° 22' 15" East, 162.12 feet to a 1/2 inch iron rod; thence South 20° 14' 14' West, 193.99 feet to a 1/2 inch iron rod; thence South 20° 14' 30" West, 195.45 feet to a 1/2 inch iron rod; thence South 24° 35' 20" West, 105.22 feet to a 1/2 inch iron rod; thence South 24° 05' 57" West, 105.63 feet to the North right-of-way line of a 50 foot radius Cul-De-Sac at the terminus of haple Hill Road as shown on the plat of "Maple Hill tracts No. 3"; thence South 37° 43' 50" East along the projected centerline of said Maple Hill Road, 50.00 feet to the center of said Cul-De-Sac; thence South 48° 20' 00" West, 50 feet to the centerline of a 60 foot road easement and the true point of beginning; thence south 48° 20' 00" West along said centerline, 275.64 feet; thence along the arc of a 200 foot radius curve to the right for an arc distance of 104.72 feet; thence south 78° 20' 00" West, 178.28 feet; thence along the arc of an 800 foot radius curve to the right for an arc distance of 190.82 feet; thence North 22° 00' 00" East, 144 feet; thence along the arc of a 120 foot radius curve to the left for an arc distance of 100.53 feet; thence along the arc of an 120 foot radius curve to the left for an arc distance of 146.61 feet; thence North 232.42 feet to the terminus of said centerline.

which has the address of

Stewart Road

(Street)

Stevenson

WA 98648 (State any Zip Code) (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 to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate it this Deed of Trust is on a leasehold are herein referred to as the "Property";

TO SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated
Harch 3, 1981 (herein "Note"), in the principal sum of
One thirdred Sixty-elight Thousand 5 no/100 -- Dollars, with interest thereon, providing for monthly
installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on
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 selsed of the estate hereby conveyed and has the right o 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, assements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower shall give prompt notice to the insurance carrier and LC der. Lender may make proot of loss it not made prompty 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 at L the security of this Deed of Trust is not thereby impaired. It such restoration or repair is not economically feasible or 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 tails to respond to Lender within 30 days from the date notice is mailed by Londer to Borrower that the insurance carrier ofters to settle a claim for insurance benefits, Lender 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 positione 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, title 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 immediately prior to such sale or acquisition.

acquisition.

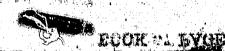
G. Preservation and Maintenance of Fronerty; Lesscholds: Condominiums; Planned Unit. Developments. Borrower shall keep the Property in good repair and shal, not commit waste or permit impairment or deterioration of the Property condominium or a planned unit development, Borrower shall extern all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, Borrower shall extern all of Borrower's obligations under the declaration condominium or planned unit development, and constituent documents. If a condominium or planned unit development is executed by Borrower and resorded together with this Deed of Trust, it condominium or planned unit development ahall be incorporated into and shall amend and supplement the covenants and agreements of such rider were a part hereof.

7. Protection of Lender's Security. If Borrower fails to review the statements of this Deed of Trust as if the rider Deed of Trust.

were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements of this Deed of Trust as if the rider of Trust, or if any action or proceeding is commenced which materially affects Lender's intensit in the Property, including, but not limited to, eminant domain, insolvency, code enforcement, or arrangements or proceedings involving a binkrupt or decreased to the control of the property, binkrupt or decreased to the control of the c

8. Inspection: Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause the property in the Property.





Condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned

condemnation or other taking of the Property, or part thereof, or for conveyance in the sums secured by this Deed of Trust, 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, with the balance of the proceeds raid 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 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 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 perspone the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

or pestpone 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 and operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lander 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 nearerising 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.

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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, to 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 requisited, to Lenders address stated herein or to toch other address as Lender may designate by notice to Borrower a provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower a provided herein. Any notice provided for in this Deed of Trust and the Note and the state of t

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

Non-Uniform Covenants. Borrower and Lender further covenant and agree as follows:

18. Acceleration: Remedies. Except as provided in puragraph 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 zanner prescrized by applicable law to Borrower and to the other persons prescribed by applicable law specifying (1) the Zaronet, (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 auxilion at a date rot less than 120 days in the future. The notice shall further inform Borrower of (1) the right to reinstale, after acceleration, (1) the right to freshest.

10. The property of the property at public auxilion at a date rot less than 120 days in the future. The notice shall further inform Borrower of (4) the right to reinstale, after 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 and payable without further demand and may invoke the opwer of sale and any other remedies permitted by applicable law and after publication of the power of sale and say other remedies permitted by applicable law and after publication of the power of sale and any other remedies permitted by applicable law and after publication of the property so and the property at any sale.

18. It kender invokes the power of sale

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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 curve by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as it no acceleration had occurred.

20. Assignment of Rents; Appelatument 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 londs 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 received 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 evi

ce. Trustee shall reconvey the Property without warranty such person or pursons shall pay all costs of recordation, if a	and without charge to the person or persons legally entitled thereto.
23. Substitute I rustee. In accordance with applicab any Trustee appointed hereunder who has ceased to act, Wi to all the title, power and duties conferred upon the Trustee 24. Use of Property. The Property is not used principal to the conferred upon the confe	le law, Lender may from time to time appoint a successor trustee to thout conveyance of the Property, the successor trustee shall succeed herein and by applicable law.  ally for agricultural or farming purposes.
IN WITNESS WHEREOF, Borrower has execu	• •
George Fr Christensen, Jr.	District Borrower
um Christensen	
Ann Christensen -e	prrowerBorrower
STATE OF WASHINGTON.	County ss:
On this day of for the State of Washington, duly commissioned and sw	, 19 , before me the undersigned, a Notary Public in and
George F. Christensen, Jr., and	Ann Christensen, husband and wife
	to me known to be the individual(s) described
in and who executed the foregoing instrument, and ack said instrument as their free and voluntary WITNESS my hand and official seal affixed the	act and deed, for the uses and purposes therein mentioned.
M&Commission printes: May 1, 1982	11/2 - 61/1/2 - 100
TANTAN CO	Notary Public in and for the State of Washington residing at VanCouve
PUULIC REQUEST FO	R RECONVEYANCE
TO TRUSTEE S	es secured by this Deed of Trust. Said note or notes, together
with all after in debtedness secured by this Deed of Tri	ust, have been paid in full. You are hereby directed to cancel 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	· · · · · · · · · · · · · · · · · · ·
(Space Below This Line	Reserved For Lender and Recorder)
	At the factors of
	STATE OF WASHINGTON) SS. COUNTYOFSMAMANA ) SS. 1 HEREBY CERTIFY THAT THE WITHIN
•	INSTRUMENT OF WRITING FILED BY
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Registered 4	AT 12:45 M TOOL 10
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