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TRUST DEED

BOOK 140 PAGE 640

JIM L. BRIDWELL AND

This Trust Deed made DECEMBER 20, 1993, with SUSAN K BRIDWELL

as Trustor, whose address is 4777 SW 11TH #D107, City of GRESHAM

County of MULTNOMAH; BENEVEST SERVICES, INC., a Washington corporation, as Trustee,

whose address is 400 COOPER PT RD. S.W. SUITE C.V.26

City of OLYMPIA, County of THURSTON, State of Washington; and

BENEFICIAL WASHINGTON INC.,

BENEFICIAL WASHINGTON INC. d/b/a Beneficial Mortgage Co.,

a Delaware corporation qualified to do business in Washington and Oregon, as Beneficiary, whose address is

120 NW BURNSIDE, City of GRESHAM

County of MULTNOMAH, State of Oregon.

Witnesseth: That Trustor conveys and warrants to Trustee, in trust, with power of sale, the real property situated in the County of SKAMANIA, State of Washington, hereafter referred to as the "Property" and described, as follows:

LOT 6, MAPLE VIEW ACRES, ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 66, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

FILED FOR RECORD
SKAMANIA WASH
BY SKAMANIA CO. TITLE

JAN 3 12 10 PM '94

P. Lowry
AUDITOR
GARY H. OLSON

Registered
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the above described Property not being used principally for agricultural or farming purposes, together with all buildings, fixtures, and improvements on the Property, and all water rights, rights of way, easements, rents, issues, profits, income, tenements, hereditaments, privileges, and appurtenances thereunto belonging, now or hereafter used or enjoyed with the Property, subject, however, to the right, power, and authority herein given to and conferred on Beneficiary to collect and apply those rents, issues, and profits;

If this box is checked, this Trust Deed is subject to a prior trust deed dated _____, 19____, executed by _____ as trustor(s) to _____ as trustee for the benefit of _____ as beneficiary, securing payment of a promissory note in the principal amount of \$_____. That prior trust deed was filed on _____, 19____ with the Auditor of _____ County, Washington, under Auditor's File No. _____ and recorded in Book _____, page _____.

Unless this box is checked, this Trust Deed secures a Credit Line Account Agreement ("Agreement") which evidences a loan that is made for personal, family or household purposes.

For the purpose of securing: (1) a certain Credit Line Account Agreement ("Agreement") secured by this Trust Deed by which Beneficiary is obligated to make loans and advances up to \$147,500.00, hereafter referred to as the "Line of Credit;"

(2) performance of all agreements made by Trustor in this instrument; and (3) payment of all sums expended or advanced by Beneficiary under or pursuant to the terms of this Trust Deed, as herein provided; and

To protect the security of this Trust Deed, Trustor agrees:

1. To keep the Property in good condition and repair; not to remove or demolish any building erected on the Property; to complete or restore promptly and in good and workmanlike manner any building that may be constructed, damaged, or destroyed on the Property; to comply with all laws, covenants, and restrictions affecting the Property; not to commit or permit waste of the Property; not to commit, suffer or permit any act on the Property in violation of law; and to do all other acts which from the character or use of the Property may be reasonably necessary.

If the loan secured by this Trust Deed is being obtained for the purpose of financing construction of improvements on the Property, Trustor further agrees: (a) to begin construction promptly and pursue the same with reasonable diligence to completion in accordance with plans and specifications satisfactory to Beneficiary, and (b) to allow Beneficiary to inspect the Property at all times during construction.

2. To provide and maintain insurance on the Property against loss by fire and other such casualties as Beneficiary may require in an amount, for such term, and in a company or companies satisfactory to Beneficiary with loss payable clauses in favor of, and in a form satisfactory to, Beneficiary. In the event of loss or damage, Trustor shall give immediate notice to Beneficiary. Beneficiary may make proof of loss and settle and adjust all claims thereunder, applying the proceeds, at its option, to reduction of amounts due under the Agreement or this Trust Deed or to the restoration or repair of the damaged Property. Payment of such loss may be made directly to Beneficiary. In the event of the refusal or neglect of Trustor to provide insurance or to maintain the same or to renew the same in a manner satisfactory to Beneficiary, then Beneficiary may itself procure and maintain such insurance and charge the premium to Trustor under the provisions of Paragraph 8 of this Trust Deed.

3. To deliver to, pay for and maintain with Beneficiary until the indebtedness secured by this Trust Deed (Indebtedness) is paid in full, such evidence of title as Beneficiary may require, including abstracts of title or policies of title insurance and any extensions or renewals thereof or supplements thereto.

4. To appear in and defend any action or proceeding purporting to affect the security hereof, the title to the Property, or the rights or powers of Beneficiary or Trustee. Should Beneficiary or Trustee elect to also appear in or defend any such action or proceeding, Trustor shall pay all costs and expenses, including cost of evidence of title and attorneys' fees in a reasonable sum incurred by Beneficiary or Trustee.

5. To pay, at least ten (10) days before delinquency, all taxes and assessments affecting the Property, to pay when due all encumbrances, charges, and liens with interest on the Property or any part thereof that at any time appear to be prior or superior to this Trust Deed and pay all costs, fees, and expenses of this Trust.

6. In the event of the death of one of the Trustors, Beneficiary, at its option, may declare the unpaid balance of the Indebtedness immediately due and payable.

