FILED FORTECORD SKAHARIA CO. WASH BY CLARK COUNTY TITLE

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(1) Lown GARY M. OLSON

Filed for Record at Request of Clark County Title Company AFTER RECORDING MAIL TO:

ROGER AND LORETTA MALFAIT

39336 N.E. WASHOUGAL RIVER RD.

City, State, Zip <u>WASHOUGAL</u>, WA 98671

Escrow number: 41888CF

BOOK 748 PAGE 914

This Space Reserved For Recorder's Use:

121900

DEED OF TRUST

(For use in the State of Washington Only)

, 19 95 , between

THIS DEED OF TRUST, made this

17

day of March

THOMAS KLOPMAN, A SINGLE PERSON

, GRANTOR,

, TRUSTEE,

, and

whose address is 241 HARDER RD. WASHOUGAL, WA 98671 CLARK COUNTY TITLE COMPANY

whose address is 1400 WASHINGTON STREET, SUITE 100 VANCOUVER, WA 98660

ROGER AND LORETTA MALFAIT , husband and wife

, BENEFICIARY,

whose address is 39336 N.E. WASHOUGAL RIVER RD. WASHOUGAL, WA 98671 WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in sissi, with power of sale, the following described real property in SKAMANIA County, Washington:

LEGAL ATTACHED HERETO AS EXHIBIT 'A' AND MADE A PART THEREOF.

SUBJECT TO; COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS OF RECORD, IF ANY

ALSO INCLUDED AS SECURITY IS THAT CERTAIN 1970 FLEETWOOD MOBILE HOME 64CU/12 VIN NO. S 10853 NOW LOCATED ON SUBJECT PROPERTY.

> Registered : Indexed, Die indicest **Filmed** Mailed

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof.

This deed is for the purpose of securing performance of each agreement of grantor herein contained, and payment of the sum of SIXTY THOUSAND DOLLARS AND NO/100 Dollars (\$

with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor, and all renewals, modifications and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair; to permit no waste thereof; to complete any building, structure or improvement being built or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.

LPB No. 22

- 2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, tiens or encumbrances impairing the security of this freed of Trust.

 BOOK 149 PAGE 9/5

 3. To keep all buildings now or hereafter erected on the property described berein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
- 4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount, in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
- 5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred, as provided by statute.
- 6. Should Grantor fail to pay when due any taxes, assessments, insurance premiums, tiens, encumbrances or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

IT IS MUTUALLY AGREED THAT:

- 1. In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligation.
- 2. By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to so pay.

the Grantor and the Beneficiary, or upon satisfaction of the person entitled thereto.	perty covered by this Deed of Trust to the person the obligation secured and written request for r	n entitled thereto, on written request of econveyance made by the Beneficiary or
4. Upon default by Grantor in the payment of any indesums secured hereby shall immediately become due an Beneficiary. Trustee shall self the trust property, in accomighest bidder. Any person except Trustee may bid at Tithe sale, including a reasonable Trustee's fee and attorn be distributed to the persons entitled thereto.	or payable at the option of the Beneficiary. In in- ordance with the Deed of Trust Act of the State	of Washington, at public auction to the
5. Trustee shall deliver to the purchaser at the sale its which Grantor had or had the power to convey at the t Trustee's deed shall recite the facts showing that the sale which recital shall be prima facie evidence of such complifor value.	the or an exclusion of this Deed of Trust, and	such as he may have aquired thereafter.
The power of sale conferred by this Deed of Trust Beneficiary may cause this Deed of Trust to be foreclosed	and by the Deed of Trust Act of the State of the a mortgage.	Washington is not an exclusive remedy,
7. In the event of the death, incapacity, disability or resi recording of such appointment in the mortgage records of with all powers of the original trustee. The trustee is not any action or proceeding in which Grantor, Trustee or Be	obligated to notify any party hands of species of	led, the successor trustee shall be vested
 This Deed of Trust applies to, inures to the benefit administrators, executors and assigns. The term Benefici as Beneficiary herein. 	of, and is binding not only on the parties herete ary shall mean the holder and owner of the note	o, but on their heirs, devinces, legatees, secured hereby, whether or not named
	Thomas Homes - Brown on	
_	THOMAS KLOPMAN	
	1 7	
STATE OF VASHINGTON		
COUNTY OF CLARK		
I certify that I know or have satisfactory evide		*
he in table to the person	who appeared before me, and said	personacknowledged that
he signed this instrument and acknowledge	ed it to be his free and voluntary	y act for the uses and purposes
mentioned in this instrument. Dated: 1000121,1995		
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A STATE OF THE STA		
W FUCUS O	Chew by la	d
MATCH 8	Notary Public in and for the State of WA	SHINGTON
	Residing at BATTLE GROUND	
	My appointment expires: 2/1/98	
	, appointment expires. <u>-1-1-1-</u>	
WAY WAS IN		
· ·	T FOR FULL RECONVEYANCE	
TO: TRUSTEE,	l. To be used only when note has been pa	id
The undersigned is the legal owner and ho of Trust. Said note, together with all other is satisfied; and you are hereby requested and disaid Deed of Trust, to cancel said note aboved of Trust delivered to you herewith, togethe parties designated by the terms of said Dee	lder of the note and all other indebtedre indebtedness secured by said Deed of rected, on payment to you of any sums of mentioned, and all other evidences of ther with the said Deed of Trust, and to d of Trust, all the estate now held by you	Trust, has been fully paid and owing to you under the terms of of indebtedness secured by said o reconvey, without warranty, to thereunder.
Dated		N.
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Dated	, 19	-
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Exhibit "A"

The West 1650 feet of the North half of the Southwest quarter of Section 19, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington.

EXCEPT the West 1320 feet thereof.

ALSO EXCEPT the North 660 feet thereof.

ALSO KNOWN as Lot 3 of the Short Plat recorded in Book 1 of Short Plats, page 13, Skamania County Records.

ALSO SUBJECT TO AND TOGETHER WITH a private road agreement appearing of record at page 13 through 13-H of Book 1 of Short Plats, records of Skamania County, Washington.