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SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

SEP 1 8 45 AM '95
Oxley
AUDITOR
GARY M. OLSON

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

Name Utah Home Loan Finance, Inc.
Address 1280 Terminal Way Ste 3
City, State, Zip Reno NV 89502

Escrow number: 19536

123212

DEED OF TRUST

(For use in the State of Washington Only)

BOOK 152 PAGE 175

THIS DEED OF TRUST, made this

25th

day of AUGUST

, 19 95, between

CLIFFORD F. MCGUIRE, a single person---

, GRANTOR,

whose address is 1 UNDERHILL ROAD MILL VALLEY CA 94941

COLUMBIA TITLE COMPANY

whose address is PO Box 735 WHITE SALMON WA 98672

, TRUSTEE,

and

UTAH HOME & LOAN FINANCE, INC., a Utah Corporation---

, BENEFICIARY,

whose address is 1280 Terminal Way Suite 3 Reno NV 89502

WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in SKAMANIA County, Washington:

SEE ATTACHED EXHIBIT 'A' FOR LEGAL DESCRIPTION---

"The real property encumbered by this Deed of Trust may be subdivided into separate, approximately equal value lots and thereafter sold by Grantor. Any such subdivision shall not impair or otherwise affect Lender's lien or security hereunder. Prior to the completion of any sale or other transfer of each lot, Grantor shall pay Lender an amount equal to \$15,000.00 per lot and any unpaid interest attributable to the sold lot out of the sales proceeds for each lot, if any, or, otherwise directly by the Grantor, and, upon such payment, Beneficiary shall execute a partial reconveyance on the Deed of Trust as each lot is sold. Thereafter, each sold lot shall be free of Lender's lien or encumbrance but Lender's lien or encumbrance shall remain on the remaining unsold lots."

Supervised ☒
Indexed, Cir ☒
Indirect ☒
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 thereto 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 TWO HUNDRED THOUSAND AND NO/100 Dollars (\$ 200,000.00

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.

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

BOOK 152 PAGE 176

3. To keep all buildings now or hereafter erected on the property described herein 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, liens, 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.

3. The Trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the Grantor and the Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.

4. Upon default by Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto.

5. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor had or had the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrancers for value.

6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.

7. In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all powers of the original trustee. The trustee is not obligated to notify any party hereto of pending sale under any other Deed of Trust or of any action or proceeding in which Grantor, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.

8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

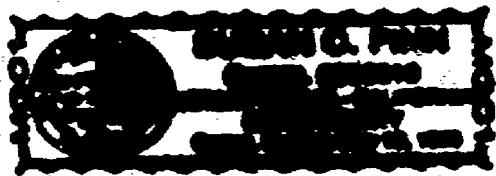
Clifford F. McGuire
CLIFFORD F. MCGUIRE

STATE OF CALIFORNIA } ss
COUNTY OF MARIN

I certify that I know or have satisfactory evidence that CLIFFORD F. MCGUIRE

is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 9-25-75



Susan C. Funn
Notary Public in and for the State of CALIFORNIA
Residing at 619 E Blithe DALE AVE
My appointment expires: 5-10-76

Mill Valley

REQUEST FOR FULL RECONVEYANCE

Do not record. To be used only when note has been paid.

TO: TRUSTEE.

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Dated _____, 19____

EXHIBIT A

PARCEL I

A Tract of land in the Southwest Quarter of the Northeast Quarter of Section 29, Township 3 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at the Southwest corner of the Northeast Quarter of Section 29, Township 3 North, Range 6 East of the Willamette Meridian; running thence North along the Quarter Section line to the Northwest corner of the Southwest Quarter of the Northeast Quarter of said Section; thence running East on the North line of the South Half of the Northeast Quarter until it intersects the present county road known as the Sprague Landing and Carson Road; thence following the meander of said county road in a Southwesterly direction to the intersection of said road with the West line of the Southeast Quarter of said Section 29, same Township and Range; thence North along said West line to the place of beginning.

EXCEPTING THEREFROM the following:

- A. Beginning at a point on the North line of the Southwest Quarter of the Northeast Quarter of Section 29, West 324.4 feet from the Northeast corner of the Southwest Quarter of the Northeast Quarter of said Section 29, thence South $18^{\circ} 43'$ East, 440.6 feet; thence North $72^{\circ} 20'$ East, 147 feet, more or less, to intersection with the center of the old county road known as Stevenson-Carson Road, now abandoned; thence Northerly along the center of said road 324.4 feet, more or less, to the North line of the Southwest Quarter of the Northeast Quarter of said Section 29; thence West 211.8 feet to the Point of Beginning.
- B. That portion thereof lying within the 300 foot strip of land acquired by the United States of America for the Bonneville Power Administration's electric power transmission lines.
- C. Lots 1 and 2 of Beaudry Short Plat recorded in Book 2, of Short Plats, Page 112 of Short, Skamania County Records.
- D. That portion conveyed to George M. Acker et. ux., by instruments recorded in Book 48, page 213 and in Book 59, Page 238, Skamania County Deed Records.
- E. Beginning at a point on the north line of said Southwest Quarter of the Northeast Quarter lying North $89^{\circ} 13' 54''$ West, 324.47 feet from the Northeast corner thereof, thence South $17^{\circ} 59' 15''$ East, 441.73 feet to an iron rod; thence South $68^{\circ} 56' 49''$ West, 216.30 feet to the centerline of an easement for transmission lines and access, including the terms and provisions thereof, recorded in Book 51 at Page 225 of Deeds; thence North $38^{\circ} 40' 58''$ West, 645.81 feet to said North line of Southwest Quarter of the Northeast Quarter; thence South $89^{\circ} 13' 54''$ East, 469.13 feet to the Point of Beginning.
- G. That portion lying Northeasterly of the Centerline of the BPA Transmission Line Right of Way.