

Filed for Record at Request of

Name

Columbia Title Co.

Address

PO Box 735

City and State

White Salmon, WA 98672

52 R 1964)

123458

THIS SPACE PROVIDED FOR RECORDER'S USE. FILED 162 GLOORD SKALLING GOWASH

BY SKAMANIA CO. TITLE

Oct 5 4 35 PH '95

(For Use in the State of Washington Only.) BOOK 152 PAGE 781 5th day of October THIS DEED OF TRUST, made this \_\_\_\_\_ 19.95 , between PAUL HUBER and PIER STROM HUBER, husband and wife GRANTOR, whose address is MP 11.15L Cook-Underwood Road, Underwood WA 98651 and FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation TRUSTEE, whose address is 43 Russell St. Stevenson, WA, and RANDY HANSON and MARY HANSON, husband and wife and DOUGLAS L. HABER-, BENEFICIARY, SETZER and DONNA M. whose address is 8415 NE Livingston, Camas Wa 98607 HABERSETZER, husband and WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in Skamania

The Northwest Quarter of the Northeast quarter and the Northeast Quarter of the Northwest Quarter all in Section 20, Township 3 North, Range 10 East of the Willamette Meridian in the County of Skamania, State of Washington.

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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 Fifty Five Thousand and 00/00 \_Dollars (\$ \_55,000,00 \_) 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.
- To pury 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.
- 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 Buneficiary, and be in such companies as the Beneficiary may approve and have less payable first to the Beneficiary, as its interestinay appear, and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness here by a corred 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 secunty hereof or the rights or powers of Beneficiary or Trustee, and to pay allcosts 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 a bacchise this Deed of Trust
- 5. To pay all costs, fees and expenses in connection with this Deed of Frust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually mourned, as provided by statute.

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6. Should Granter fail to pay when die any taxes, assessments, insurance premiums, hens, encumbrames or other charges against the property hereinabove described. Beneficiary may pay the same, and the amount so paid, with interest at the rate set forthin the note secured hereby, shall be added to and become a part of the debt secured in this Decil of Trust. BOOK 152 PAGE 782 TUIS 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 allor any part of the property covered by this Deed of Trust to the person entitled there to, on written request of the Grantor and the Beneficiary, or upon satisfaction of the obligation seconed and written request for reconveyance made by the Beneficiary or the person entitled 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 accured 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 praperty 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 safe 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 appelint 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 by 121 by the Trustee.

8. This Died 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 four secured hereby, whether or not named as Beneficiary herein.

Paul Ruber Ann Aubu

STATE OF WASHINGTON	STATE OF WASHINGTON
COUNTY OF KINCKI JUST 18	COENTY OF
On this day personally appeared before me  PCLC SYCYY MC DCC  to me known to be the individual(s) described in and who	On this day of , 19 ,, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared .
executed the within and foregoing instrument, and acknowledged that And Assigned the same as free and voluntary act received in the uses and purposes therein mentioned.	to me known to be the President and Secretary, respectively of the corporation that executed the foregoing instrument, and acknowledged the said instru-
GIVEN under my less and official whis 2004 to day of 9995	ment to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that authorized to execute the said instrument and that the seal affixed is the corporate seal of
Notary Public in mover the Mash Washing of residing at	said corporation.  Witness my hand and official seal hereto affixed the day and year first above written.
DE CAUSE DE	Notary Public in and for the State of Washington, residing at

## 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 hold

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 tirms of said Deed of Trust, all the estate now held by you thereunder.

Dated	 	 

Denot lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before reconveyance will be made.

irst American itle Insurance Company



WITH POWER OF SALE