

THIS SPACE RESERVED FOR RECORDER'S USE

SKAMANIA COUNTY TITLE COMPANY

FILED FOR RECORD AT REQUEST OF:

NAME: TRANSAMERICA FINANCIAL SERVICES

ADDRESS: P.O. BOX 1386

CITY AND STATE: VANCOUVER, WA 98666

FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

MAY 3 10 05 AM '96

P. Olson
AUDITOR
GARY M. OLSON

125186

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Parcel No.:

SCTC No.: 19236

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust, dated March 27, 1995 in which LYLE D. FRENTER and MARY E. FRENTER, husband and wife, is grantor, and TRANSAMERICA CREDIT CORPORATION is beneficiary, recorded March 29, 1995 in Book 148, Page 999, Auditor's File No. 121944, Records of Skamania County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said Deed of Trust, situated in Skamania County, Washington, as follows:

Lot 5, ROBERT W. BARNES SUBDIVISION, according to the recorded plat thereof, recorded in Book A of Plats, Page 112, in the County of Skamania, State of Washington.

Dated: May 2, 1996

SKAMANIA COUNTY TITLE COMPANY

Jim Copeland
JIM COPELAND, PRESIDENT

STATE OF WASHINGTON
COUNTY OF SKAMANIA

On this day of May 2, 1996, before me, the undersigned a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Jim Copeland, known to me to be the President of Skamania County Title Company, a Washington corporation, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument, and that the said seal is the corporate seal of said corporation.



Witness my hand and official seal hereto affixed the day and year first above written.

Debi J. Barnum

Debi J. Barnum
Notary Public in and for the State of Washington
residing at: Camas
My commission expires on May 6, 1998.

Registered ☒
Indexed, Cir ☒
Indirect ☒
Filed ☒
Voted ☒

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A tract of land in the South half of the Northeast Quarter of Section 27, Township 3 North, Range 8 East of the Willamette Meridian in the County of Skamania, State of Washington, described as follows:

Lot 2 of the Ron Clark Short Plat, Recorded in book 3, of Short Plats, Page 246, Skamania County Records.

IT IS MUTUALLY AGREED THAT:

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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 thereof as may be necessary to fully satisfy the obligations secured hereby, shall be paid to Beneficiary to be applied to said obligations.
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 obligations secured and written request for reconveyance made by the Beneficiary or the person entitled thereto.
4. Upon the occurrence of an event of default as defined below, unless otherwise prohibited by law, 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 the Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expenses of sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligations secured by this Deed of Trust; (3) the surplus, if any, less the clerk's filing fee, shall be deposited together with a copy of the recorded notice of sale with the clerk of the Superior Court of the county in which the sale took place.
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 purchasers and encumbrances 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 or 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. Each of the following, at the option of Lender, shall constitute an event of default ("Event of Default") under this Deed of Trust: (a) Grantor commits fraud or makes a material misrepresentation at any time in connection with the credit line account. This can include, for example, a false statement about Grantor's income, assets, liabilities, or any other aspects of Grantor's financial condition. (b) Grantor does not meet the repayment terms of the credit line account. (c) Grantor's action or inaction adversely affects the collateral for the credit line account or Lender's rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a lien on the dwelling without our permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.
9. 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, successors and assigns. The term Beneficiary shall mean the holder and owner of the Agreement or other evidence of indebtedness secured hereby, whether or not named as Beneficiary herein.
10. This Deed of Trust has been delivered and accepted by Beneficiary in the State of Washington. This Deed of Trust shall be governed by and construed in accordance with the laws of the State of Washington.

Joseph L. Gamble
Joseph L. Gamble

Sandra J. Gamble
Sandra J. Gamble

STATE OF WASHINGTON)

ACKNOWLEDGMENT BY INDIVIDUAL

County of Clark) ss.

I certify that I know or have satisfactory evidence that Joseph L. Gamble and Sandra J. Gamble

presence and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the instrument in my

Dated: April 19, 1996

Stephen D. Swinside
NOTARY PUBLIC FOR THE STATE OF WASHINGTON

My appointment expires 12-27-97

STATE OF WASHINGTON)

ACKNOWLEDGMENT IN A REPRESENTATIVE CAPACITY

County of _____) ss.

I certify that I know or have satisfactory evidence that _____

and _____ is/are the individual(s) who signed this instrument in my presence, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the

(TITLE) of (ENTITY)
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: _____

NOTARY PUBLIC FOR THE STATE OF WASHINGTON

My appointment expires _____

REQUEST FOR RECONVEYANCE

To Trustee:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are 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.

Dated: _____

Send Reconveyance To: _____

EXHIBIT "A"

Parcel I

A Tract of land located in the Felix G. Iman D.L.C. in Section 2, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows:

Beginning at the most Westerly corner of that parcel conveyed to Cody Loveless by deed Recorded in Book 70, Page 257, Skamania County Deed Records, which point is 1,182.58 feet South 17°31'24" East of the North Quarter Section corner of said Section 2; thence South 64°30' East 136.34 feet to the most Southerly corner of said parcel; thence South 12°11'21" West 194.93 feet; thence North 72° 58' West 207.62 feet; thence North 12°11'21" East 226.21 feet; thence South 64°30' East 76.23 feet to the True Point of Beginning.

Parcel II

A Tract of land located in the Felix G. Iman D.L.C. in Section 2, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows:

Beginning at the Northwest Corner of the Daniel Baughman D.L.C.; thence North 358.25 feet; thence North 61°09' West 430.30 feet; thence North 50° West 76.80 feet; thence South 50° West 30 feet; thence North 50° West 132 feet to the Initial point of the tract hereby described; thence South 50° West 460.38 feet; thence South 73°56' East 72.19 feet; thence North 40° East 431.11 feet; thence North 50° West 66 feet to the Initial Point.

Parcel III

A Parcel of land located in Section 2, Township 2 North, Range 7 East of the Willamette Meridian, Skamania County, Washington, described as follows:

Beginning a 5/8 inch Iron rod at the most Southerly corner of that parcel conveyed to Cody Loveless by deed recorded in Book 70, Page 257, Skamania County Deed Records, which point is South 0°23'31" East, a distance of 528.86 feet; thence South 23°41'27" East, a distance of 50 feet; thence South 40° 00'00" East, a distance of 183.43 feet; thence North 54°02'10" East, a distance of 50 feet; thence South 50°00'00" East, a distance of 350 feet; thence South 40°00'00" West, a distance of 294.62 feet; thence South 64°30'00" East, a distance of 136.35 feet of the North Quarter Section corner of Section 2, Township 2 North, Range 7 East of the Willamette Base and Meridian, Skamania County, Washington; thence North 39°59'45" East along the Southeasterly line of said Loveless Parcel 32.67 feet; thence South 77°44'50" West 51.86 feet to a point on the South line of said Loveless parcel which is 32.67 feet point on the South line of said Loveless parcel which is 32.67 feet North 64.30 West of the Point of Beginning; thence South 64°30'00" East 32.67 feet to the Point of Beginning.