



502 2300

**AFTER RECORDING RETURN TO:**

Washington Mutual  
Loan Servicing  
PO Box 91006 - SAS0307  
Seattle, WA 98111  
Attention: Consumer Loan Review  
000813228-4

**126368**

WASHINGTON USE  
ONLY

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

OCT 7 9 56 AM '96

*Olson*  
AUDITOR  
GARY H. OLSON

MOBILE HOME  
DEED OF TRUST

BOOK 759 PAGE 969

THIS DEED OF TRUST is between PAUL T KITCHEN AND SARA A KITCHEN, HUSBAND AND WIFE, whose address is:

141 STEPHANIE LN

WASHOUGAL WA 98671

("Grantor"); FIRST AMERICAN TITLE

a CALIFORNIA

corporation, the address of which is

1014 MAIN ST, VANCOUVER WA 98660

and its successors in trust and

assigns ("Trustee"); and

Washington Mutual Bank

a Washington

corporation, the address of which is 1201 Third Avenue, Seattle, Washington 98101 ("Beneficiary").

1. **Granting Clause.** Grantor hereby grants, bargains, sells and conveys to Trustee and its successors in trust and assignees, in Trust, with power of sale, the real property in SKAMANIA County, Washington, described below, and all interest in it Grantor ever gets:

SEE ATTACHED EXHIBIT 'A'

Registered ☒  
Indexed, Cir ☒  
Indexed ☒  
Filed ☐  
Mailed ☐

together with: all income, rents and profits from it; all plumbing, lighting, air conditioning and heating apparatus and equipment; and all fencing, blinds, drapes, floor coverings, built-in appliances, and other fixtures, at any time installed on or in or used in connection with such real property; and the mobile home referred to below and all its other attachments and accessories.

All of the property described in this Section 1 is called the "Property". To the extent any of the Property is personal property, Grantor grants Beneficiary, as secured party, a security interest in all such property, and this Deed of Trust shall constitute a security agreement between Grantor and Beneficiary.

The Property includes a 19 78 14 X 68 mobile home, Manufacturer GOLDENWEST, Model , Serial Number 00524

The mobile home shall be permanently affixed to the real estate and not severed or removed therefrom without the prior written consent of the Beneficiary.

2. **Security.** This Deed of Trust is given to secure performance of each promise of Grantor contained herein and in a security agreement of the same date from Grantor to Beneficiary (the "Security Agreement") and the payment of Seventy Eight Thousand Five Hundred And 00/100

Dollars (\$78,500.00) (called the "Loan") with interest as provided in the promissory note which evidences the Loan (the "Note"), and any renewals, modifications or extensions thereof. It also secures payment of certain fees and costs of Beneficiary as provided in Section 10, and repayment of money advanced by Beneficiary under Section 6 or otherwise to protect the Property or Beneficiary's interest in the Property. All of this money is called the "Debt".

☒ If this box is checked, the Note secured by this Deed of Trust provides for a variable rate of interest.



**3. Representations of Grantor.** Grantor warrants and represents that:

(a) Grantor is the owner or contract purchaser of the Property, which is unencumbered except by easements, reservations, and restrictions of record not inconsistent with the intended use of the Property, and any existing real estate contract, mortgage or deed of trust given in good faith and for value, the existence of which has been previously disclosed in writing to Beneficiary; and

(b) The Property is not used principally for agricultural or farming purposes.

**4. Promises of Grantor.** Grantor promises:

(a) To keep the Property in good repair; not to move, alter or demolish the mobile home or any of the other improvements on the Property without Beneficiary's prior written consent; and not to sell or transfer the Property or any interest in the Property in violation of the provisions of Section 5.

(b) To allow representatives of Beneficiary to inspect the Property at any reasonable hour, and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property;

(c) To pay on time all lawful taxes and assessments on the Property;

(d) To perform on time all terms, covenants and conditions of any prior real estate contract, mortgage or deed of trust on the Property or any part of it and pay all amounts due and owing thereunder in a timely manner;

(e) To see to it that this Deed of Trust remains a valid lien on the Property superior to all liens except those described in Section 3(a), and to keep the Property free of all encumbrances which may impair Beneficiary's security. It is agreed that if anyone asserts the priority of any encumbrance other than those described in Section 3(a) over this Deed of Trust in any pleading filed in any action, the assertion alone shall be deemed to impair the lien of this Deed of Trust for purposes of this Section 4(e); and

(f) To keep the mobile home and other improvements on the Property insured by a company satisfactory to Beneficiary against fire and extended coverage perils, and against such other risks as Beneficiary may reasonably require, in an amount equal to the full insurable value, and to deliver evidence of such insurance coverage to Beneficiary. Beneficiary shall be named as the first loss payee on all such policies pursuant to a standard lender's loss payable clause. The Amount collected under any insurance policy may be applied upon any indebtedness hereby secured in the same manner as payments under the Note or, at Beneficiary's sole option, released to Grantor. In the event of foreclosure or sale of the Property pursuant to the Trustee's power of sale, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the Sheriff's or Trustee's sale.

**5. Sale or Transfer of Property.** The Loan is personal to Grantor, and the entire Debt shall become immediately due and payable in full upon any sale or other transfer of the Property or any interest therein by Grantor. A sale or other transfer of the Property or any interest therein by Grantor without the full repayment of the Debt shall constitute an event of default hereunder.

**6. Curing of Defaults.** If Grantor fails to comply with any of the covenants in Section 4, including all the terms of any prior real estate contract, mortgage, or deed of trust, Beneficiary may take any action required to comply with any such covenants without waiving any other right or remedy it may have for Grantor's failure to comply. Repayment to Beneficiary of all the money spent by Beneficiary on behalf of Grantor shall be secured by this Deed of Trust. The amount spent shall bear interest at the Default Rate specified in the Note and be repayable by Grantor on demand.

**7. Defaults; Sale.**

(a) Prompt performance under this Deed of Trust is essential. If Grantor doesn't pay any installment of the Loan on time, or if there is a breach of any of the promises contained in this Deed of Trust, the Security Agreement, or any other document securing the Loan, Grantor will be in default and the Debt and any other money whose repayment is secured by this Deed of Trust shall immediately become due and payable in full, at the option of Beneficiary, subject only to the notice requirements of Section 8 below. If Grantor is in default and Beneficiary exercises its right to demand repayment in full, the total amount owed by Grantor on the day repayment in full is demanded, including unpaid interest, shall bear interest at the Default Rate specified in the Note from the day repayment in full is demanded until repaid in full and, if Beneficiary so requests in writing, Trustee shall sell the 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: (i) to the expenses of the sale, including a reasonable trustee's fee and attorney's fee; (ii) to the obligations secured by this Deed of Trust; and (iii) the surplus, if any, shall be deposited with the Clerk of the Superior Court of the county in which the sale took place to be distributed in accordance with RCW 61.24.080.



(b) 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 the interest in the Property which Grantor had the power to convey at the time of execution of this Deed of Trust and any interest which Grantor subsequently acquired. 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. This recital shall be prima facie evidence of such compliance and conclusive evidence of such compliance in favor of bona fide purchasers and encumbrancers for value.

(c) The power of sale conferred by this Deed of Trust is not an exclusive remedy. Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage or sue on the Note according to law. In connection with any of the Property which is personal property, Beneficiary shall further be entitled to exercise the rights of a secured party under the Uniform Commercial Code as then in effect in the state of Washington. During the pendency of any foreclosure or other realization proceedings, Beneficiary shall also have the right to collect the income, rents, and profits of the Property and apply the amounts so collected toward payment of the Debt in the manner provided in the Note, and shall have the right to secure the appointment of a receiver for the Property, its income, rents and profits.

(d) By accepting payment of any sum secured by this Deed of Trust 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 a default for failure to so pay.

**8. Notice and Opportunity to Cure Defaults.** Except in the case of abandonment or other extreme circumstances, Beneficiary shall, at least thirty (30) days prior to declaring the entire Debt immediately due and payable in full and/or exercising any of the other remedies for default specified in Section 7, send to Grantor, by certified mail, a notice of default specifying the nature of the default and in the case of a payment default, the sum of the payments in default and any applicable late charges. Grantor will have thirty (30) days from the postmarked date of such default notice to cure the default and during such thirty (30) day period, Beneficiary shall not, in the absence of extreme circumstances, declare the entire Debt immediately due and payable in full and/or pursue any of the other remedies for default specified in Section 7.

The above notwithstanding, Grantor shall be entitled to only two (2) such default notices in any twelve (12) month period, and if subsequent defaults occur within that twelve (12) month period, Beneficiary may exercise its remedies for default immediately and without notice to Grantor.

**9. Condemnation; Eminent Domain.** 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 Debt and all other obligations secured by this Deed of Trust, shall be paid to Beneficiary to be applied thereto in the same manner as payments under the Note.

**10. Fees and Costs.** Grantor shall pay Beneficiary's and Trustee's reasonable cost of searching records, other reasonable expenses as allowed by law, and reasonable attorney's fees in any lawsuit or other proceeding to foreclose this Deed of Trust; in any lawsuit or proceeding which Beneficiary or Trustee is obliged to prosecute or defend to protect the lien of this Deed of Trust or to otherwise protect its security; and in any other action taken by Beneficiary to collect the Debt, including any disposition of the Property under the Uniform Commercial Code.

**11. Reconveyance.** 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 Grantor and Beneficiary, or upon satisfaction of the Debt and other obligations secured hereby and written request for reconveyance by Beneficiary or the person entitled thereto.

**12. Trustee; Successor Trustee.** In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary shall 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. Trustee is not obligated to notify any party hereto of a 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.

**13. Miscellaneous.** This Deed of Trust shall benefit and obligate the parties, their heirs, devisees, legatees, administrators, executors, successors and assigns. The term Beneficiary shall mean the holder and owner of the Note secured by this Deed of Trust, whether or not that person is named as Beneficiary herein. The words used in this Deed of Trust referring to one person shall be read to refer to more than one person if two or more have signed this Deed of Trust or become responsible for doing the things this Deed of Trust requires. This Deed of Trust shall be governed by and construed in accordance with the laws of the state of Washington. If any provision of this Deed of Trust is determined to be invalid under law, that fact shall not invalidate any other provision of this Deed of Trust, but the Deed of Trust shall be construed as if not containing the particular provision or provisions held to be invalid, and all remaining rights and obligations of the parties shall be construed and enforced as though the invalid provision did not exist.



BOOK 159 PAGE 472

DATED AT VANCOUVER, Washington this 3rd day of October, 1996.

GRANTOR(S):

Paul T. Kitchen  
Sara A. Kitchen

STATE OF Washington )  
COUNTY OF Clark ) ss.

On this day personally appeared before me PAUL T. KITCHEN and SARA A. KITCHEN, to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal this 3rd day of October, 1996.



Camille Peeble

Notary public in and for the state of Washington  
residing at Vancouver  
My commission expires: 11-9-96

**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 this 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 this Deed of Trust, to cancel the Note above mentioned, and all other evidences of indebtedness secured by this Deed of Trust, together with the Deed of Trust, and to convey, without warranty, to the parties designated by the terms of this Deed of Trust, all the estate now held by you thereunder.

Dated \_\_\_\_\_, 19\_\_\_\_

Mail reconveyance to \_\_\_\_\_

EXHIBIT A

BOOK 151 PAGE 873

A tract of land in the Southeast Quarter of the Northwest Quarter of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Lot 4 of the Amended Johnson Short Plat, recorded in Book 3 of Short Plats, page 225, Skamania County Records.

TOGETHER WITH a 30 foot easement for ingress, egress and utilities. The East line is described as follows:

BEGINNING at the Southeast corner of Lot 3 of said Short Plat; thence North 265.03 feet to the terminus as said easement.

ALSO TOGETHER with an easement for ingress, egress and utilities over Stephanie Lane, a private road as shown on the face of the Short Plat.

ALSO TOGETHER WITH an easement for ingress, egress and utilities over, under and across a 60 foot easement, the centerline described as the North-South centerline of the West half of the Northeast quarter, of Section 30, Township 2 North, Range 5 East of the Willamette Meridian, and extends North to the County Road.





LOAN NUMBER

600813228-4

BOOK 159 PAGE 874

**CONSTRUCTION TERM ADDENDUM TO DEED OF TRUST AND/OR SECURITY AGREEMENT FOR CONSUMER LOANS**

THIS CONSTRUCTION TERM ADDENDUM TO DEED OF TRUST AND/OR SECURITY AGREEMENT is made this 3rd day of October, 1996, and is incorporated into and shall be deemed to amend and supplement the Deed of Trust and/or Security Agreement of the same date, as modified by any other addendums or riders thereto (the "Security Instrument") which has been given by the undersigned (the "Borrower") to secure the Borrower's note of the same date to Washington Mutual Bank (the "Lender"), as modified by any addendums or riders thereto (the "Note"), which covers the property described therein and located at the address shown below (the "Property"):

141 STEPHANIE LN

WASHOUGAL WA 98571

(Property Address)

Defined terms in the Note or the Security Instrument shall have the same meaning when used herein. To the extent that this Addendum conflicts with the terms and conditions set forth in the Security Instrument, the terms and conditions set forth in this Addendum shall control.

THE TERMS OF THE BORROWER'S LOAN PROVIDE FOR BOTH CONSTRUCTION AND NON-CONFORMING PERMANENT FINANCING. THIS ADDENDUM SETS FORTH THE PAYMENT TERMS AND CERTAIN OTHER PROVISIONS OF THE BORROWER'S LOAN APPLICABLE TO THE CONSTRUCTION PERIOD.

**ADDITIONAL COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. CONSTRUCTION LOAN AGREEMENT.**

The Lender and I have executed a construction loan agreement (the "Construction Loan Agreement") which provides for certain improvements ("Improvements") on the Property.

**B. CONSTRUCTION LOAN AGREEMENT SECURED BY SECURITY INSTRUMENT.**

The Security Instrument also secures performance of my obligation under the Construction Loan Agreement. If I am in default under the Construction Loan Agreement, I will also be in default under the Note and Security Instrument, and the Lender shall be entitled to exercise all remedies for default permitted by the Note and/or the Security Instrument.

**C. PAYMENT DURING CONSTRUCTION LOAN PERIOD.**

Notwithstanding anything to the contrary in the Note or any other document related to my Loan, I will make payments of all accrued interest on the amount of funds disbursed by the Lender under the Construction Loan Agreement beginning on November 1, 1996, and on the first day of each of the following 6 calendar months. I will begin making payments of principal and interest as provided in the Note on May 1, 1997.

Notwithstanding the above, if construction of the improvements has been completed in accordance with the Construction Loan Agreement and the loan is fully disbursed prior to the due date of any interest only payment to be made under the immediately preceding paragraph, I will instead begin making payments of principal and interest as provided in the Note on the next Monthly Payment Date if requested to do so by the Lender.

D. SALE OR TRANSFER OF PROPERTY DURING CONSTRUCTION PERIOD.

BOOK 159 PAGE 875

Any provisions in the Note and Security Instrument which permit me to sell or otherwise transfer the Property without paying my loan off in full are inapplicable until construction of the improvements has been completed, the loan has been fully disbursed, and I have commenced making principal and interest payments as provided above.

IN WITNESS WHEREOF, Borrower has executed this construction Term Addendum to Deed of Trust and/or Security Agreement as of the day and year first written above.

PAUL T. KITCHEN

Borrower's Name

*Paul T. Kitchen*  
Borrower's Signature

*10/3/96*  
Date

SARA A. KITCHEN

Borrower's Name

*Sara A Kitchen*  
Borrower's Signature

*10-3-96*  
Date