

# First American Title INSURANCE COMPANY

Filed for Record at Request of

126430

Name Jim Boaz

Address POB 165 96

City and State Underwood, WA 98651

THIS SPACE PROPOSE FOR MECORDALS USE.

BY CAMANIA CO, III.

Oct 14 10 27 AM '96

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AUDITOR

GARY H. OLSON

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## Deed of Trust

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this day of	, 19, between
Howard Scoter	, GRANTOR,
whose address is	
R. Drake Bozarth, Attorney at Law	TRUSTEE, whose address is
Matthew Bronson	, BENEFICIARY,
whose address is POB 169, Underwood, WA	98651
WITNESSETH: Grantur hereby bargains, sells and co	
following described real property inSkamania	
see attached	

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This deed of trust also secures all additional advances of money from beneficiaries to grantor.

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.

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

1. To keep the property in good condition and accair; 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.

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- 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.
- 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 effect the security hereof or the rights or powers of Beneficiary or Trustes, 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 foreciose this Deed of Trust.
- 6. 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 afterney'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 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 facte 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 mortage 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.

St. Silver 194	
AVOLIC S	Y Howard Scoter
STATE OF WASHINGTON COUNTY OF KILCKITOT 38.	STATE OF WASHINGTON COUNTY OF
On this day personally appeared before me	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.
to me known to be the individual described in and	and
who executed the within and foregoing instrument, and acknowledged that	to me known to be thePresident andSecretary,
for the uses and purposes therein mentioned.	respectively of
GIVEN under my hand and official seal this	assued is the corporate seed of said corporation.
Quay a letober 1996	Witness my hand and official seal hereto affixed the day and year first above written.
otary Heblic in and for the State of Washington, residing at WHUL AD MIDTA	ending at

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 rementioned, and all other evidences of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said note above Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now

Dated	 ., 19				
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#### EXHIBIT "A"

The Northwest Quarter of the Northeast Quarter of Section 22, Township 3 North, Range 10 East of the Willamette Meridian, in the County of Skamania, State of Washington.

### EXCEPTING THEREFROM THE FOLLOWING:

- That portion deeded to Art Phemister by instrument recorded in Book 139, Page 743.
- That portion deeded to Richard Lehmann by instrument recorded in Book 118, Page 800.
- That portion deeded to Kenneth Dragoo by instrument recorded in Book 134, Page 587.
- 4. That portion deeded to Jim Boaz et ux by instrument recorded in Book 151, Page 674.
- Lots 3 and 4 of the BERT SOOTER SHORT PLAT, recorded in Book 3 of Short Plats, Page 86.
- 6. Beginning at the Southeast corner of Lot 4 of the BERT SOOTER SHORT PLAT, recorded in Book 3 of Short Plats, Page 86, Skamania County Records; thence North 01 degrees 07'18° East along the East side is said Lot 4 a distance of 240.00 feet to the Northeast corner of said Lot 4; thence South 89 degrees 10' 03° East 208.90 feet to a point on the East line of the Northwest Quarter of the Northeast Quarter of said Section 22; thence South 01 degrees 09' 30' West along said East line 240.00 feet to the Southeast corner of the Northwest Quarter of the Northeast Quarter of said Section 22; thence North 89 degrees 10' 03' West along the South line of the Northwest Quarter of the Northeast Quarter of said Section 22 a distance of 208.75 feet, more or less to the point of beginning.

Also recorded in Book 158, Page 944.