

Filed for Record at Request of

Name Harvel & Karen Pragrado Address 602 Stewart Road City and State Stevenson, Wa 98648 THIS SPACE PROVIDED FOR RECORDERS USE SKAHAHIA GO. WASH BY Harold Bagnett Nov 8 12 05 PH '96 Oxavry

GARY H. OLSON

126649	(For Use in the State of Washington	
THIS DEED OF TRUST, made t	his 8th day of No	vember ,1996, between
Gary A. Hafford	and Pamela L. B	Burlington GRANTOR,
whose address is 1532 Ka	inaka Creek Road.	Stevenson, Wa 98648
and FIRST AMERICAN TITLE	INSURANCE COMPANY, a Califo	rnia corporation
TRUSTEE, whose address is 4	3 Russel Street Stevers	and barolo E. Bognell
Karen K Bagnocl	husbond and wife	BENEFICIARY,
whose address is 602 Stow	at Read Stevenson	, Wa. 48648
WITNESSETH: Grantor hereby	bargains, sells and conveys to Trustee	e in Trust, with power of sale, the following
described real property in	Skarrovia	County, Washington:
9.	2 Exhibit "A"	ig.

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 Seven Thousand \_Dollars (\$7, 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:

- 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, ordi-nances, 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 clarges, 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 policymay be applied 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
- 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.

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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. BOOK 160 PAGE 653 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 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. STATE OF WASHINGTON STATE OF WASHINGTON COUNTY OF SKAMANIA COUNTY OF\_ On this day GARY FORD & PAMELA AUDUNG10N rument and ack to me known to be the President and 1996 J. BARNUM authorized to exe Notary Public in and for CAMAS ashington, residing at Witness my hand and official seal hereto affixed the day and year first above written. 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. 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 The undersigned is the legal owner and noticer of the note and 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, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, Dated Do not 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. DEED OF TRUST First American
Title Insurance
Company WITH POWER OF SALE

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## BOOK 160 PAGE 654

## EXHIBIT A BOOK 1113 PAGE 295

(the "Real Property"):

That portion of the Northeast Quarter of Section 25, Township 3 North, Range 7 East of the Willamette Meridan, in the County of Skamania, Stevenson, Washington, described as follows:

Beginning at the Northwest corner of said Northeast Quarter; thence South 88 degrees 43' 15" East along the North line of said Northeast Quarter a distance of 517.54 feet; thence South 88 degrees 43' 15" east along the North line of said Northeast Quarter a distance of 232.70 feet; thence South 13 degrees 30' 00" East a distance of 2720.56 feet more or less to the South line of said Northeast Quarter; thence North 88 degrees 49' 33" West along the South line of said Northeast Quarter a distance of 155.05 feet to the True F oint of Beginning; Thence North 13 degrees 30' 00" West a distance of 1185.08 feet more or less to a point which is South a distance of 1485.00 feet from the North line of said Northeast Quarter; thence North 88 degrees 43' 15" West parallel to the North line of said Northeast Quarter a distance 975.85 feet more or less to the West line of said Northeast Quarter; thence South 00 degrees 53' 33" West a long the West line of said Northeast Quarter; thence South 00 degrees 53' 33" West a long the West line of said Northeast Quarter to a point 676.50 feet North to the Southwest corner of said Northeast Quarter, said point being the Northwest corner of a tract of land conveyed to N. Meaghers by deed recorded in Book 39, Page 271, deed records of Skamania County, Washington; thence East a long the North line of said N. Meaghers tract to the West Right-of-Way line of Kanaka Creek Road; thence Southeasterly a long said West Right-of-Way to the South line of said Northeast Quarter; thence East a long said South line to the True Point of Beginning;

EXCEPT that tract of land recorded in Book 62, Page 635, deed records of Skamania County, Washington;

EXCEPT that portion lying within the Right-of-Way of Kanaka Creek Road.

The Real Property or its address is commonly known as MP 1.49 R KANAKA CREEK ROAD, STEVENSON, WA 1532

44

11