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BOOK 166 PAGE 1

FILED FOR RECORD
SKAMANIA CO., WASH
BY FLARK COUNTY THE

When Recorded Return To

Jun 6 3 59 PM '97

PLANTY

AUD:TORA

GARY M. OLSON

(U.S. \$ 12587.03 Seame date as this Security Instrument ("Note"), which provides for monthly payments, with the full date, if not paid ear series to Lender: (a) the repayment of the debt evidenced by the Note, with tribrest, and all renewals, extensis Security Instrument, and (c) the payment of all other sums with interest, adversord under paragraph 6 to protect the security Instrument, and (c) the performance of Borrower's covernance and agreements under this Security Instrument Security Instrument (CARK).			
THIS DEED OF TRUST ("Security Instrument) is made on	PPT 92-438	(Space Above This Line For Recording De	tin)
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Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower (a agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith this ten by, or defends against enforcement of the lien or forfeiture of any part of the Property; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. It Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall astistly the lien or take one or more of the actions set forth above within 10 days of the plying of notice.

4. Heared lineurance. Borrower shall keep the improvements now soisting or hereafter created on the Property insurade against lose by the, hazards included within the larm "extended coverage" and any other hazards for which Lender requires insurance. This is aurance shall be chosen by Borrower subject to Lender's approval which shall not be unreasonably withheld.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have the right to hold the policies and renewals. If Lender requires, Borrower shall give prompt notice to the insurance carrier and Lander. Lander may make protof of lose if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds that he applied to restoration or repair to repair is economically featable and Lender's security is not lessened. If the restoration or repair is not economically lessable or Lender's security would be lessened, the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to prepair after the source the Property or to pay same secured by this Security Instrument, whether or not then due. The 30-day period will begin w

pay same secured by this Security Instrument, whether or not then due. The 30-day period will begin when the notice is given.

Unless Lander and Borrower otherwise agree in writing, any application of proceeds to principal shall not entend of postpone the due date of the month payments referred to in peragraph 1 or change the amount of the payments. If under paragraph 18 the Property is acquired by Unider, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lunder to the extent of the same secured by this Security Instrument Immediately prior to the acquisition.

5. Preservedon and Melaksaneroe of Property; Lasseholds, Borrower shall not deviroy, damage or substantially change the Property, allow the Property to deteriorate or commit wests. If this Security Instrument is on a lessehold, Borrower shall comply with the provisions of the lease, and if Borrower acquires fee the to the Property, the lessehold and fee title shall not marge unless Lander agrees to the merger in writing.

6. Presented of Lander's Rights in the Property; Mortgage Insurance. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lander's rights in the Property (such as a proceeding in bardruptcy, probate, for condemnation or to enforce laws or regulations), then Lander may do and pay for whateves is necessary to product the value of the Property and Lander's rights in the Property. Lander's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorneys less and entering on the Property to make repairs. Although Lender may take action under this paragraph 6, Lander does not have to do so.

Any amounts disbursed by Lander under this paragraph 6 shall become additional debt of Borrower secured by this Security Instrument, and the date of disbursement at the Note rate and s

Security instrument. Unless Borrower and Lender agree to other terms of payment, steel emounts that dean of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Porrower requesting payment.

If Lender required mortgage insurance as a condition of making the loan secured by this Security Instrument, Borrower shall pay the premiums required to maintain the insurance in effect until such time as the requirement for the insurance iteminable in accordance with Borrower's and Lender's written agreement or applicable two.

7. Impention. Lender or in agent may make reasonable entries upon and inspections of the Property. Lender shall give Borrower notice at the time of or prior to an inspection specifying reasonable cause for the inspection.

8. Conditionalism. The proceeds of any award or claim for demagde, direct or consequential, in connection with any condemnstion or other taking of any part of the Property, or for conveyence in lieu of condemnstion, are hereby assigned and shall be paid to Lander.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lander otherwise agree in writing it sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured instrument shall be reduced by the amount of the proceeds multiplied by the following fraction: (a) the total amount of the sums secured by the shall not perfect the collect and apply it is proceeds; at its option, either to Borrower that the condemnor offers to make an assert or such a state of the Property Instrument, whether or not then due.

Unless Lander and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraph

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10. Successors and Asalgns Bound; Joint and Several Liability; Co-algners. The covenants and agreements of this Security Instrument shell bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note; (a) is on-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument, (b) is not personally obligated to pay the sums secured by this Security Instrument or the Note without that Borrower's consent.

11. Loan Charges. If the loan secured by this Security Instrument or the Note without that Borrower's consent.

11. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected for to be collected in connection with the loan second the permitted firrits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment in full of all sums secured by this Security Instrument and may invoke any remediate permitted by prepaying the security Instrument unentoroseble according to its terms, Lender, at its option, may require intrudicts payment in the of all sums security instrume

wants the commany provision. To this end the provisions of the Security installable, and of this Security Instrument.

18. Berrawer's Copy. Borrower shell be given one conformed copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Benefit hal between the Borrower. It all or any part of the Property or any interest in it is sold or transferred and Borrower is not a natural person) without Lander's prior written consent, Lander may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lander if exercise if prohibited by federal law as of the date of this Security Instrument.

If ander exercises this collect, Lander shall give Borrower notice of exceleration. The notice shall provide a period of not

Iterations. However, this option shall not be secreted by Lender it serected if prohibited by federal law as of the date of this Security Instrument.

If Lunder secretices this option, Lander shall give Borrower notice of schallardin. The notice shall provide a period of not less than 30 days from the date the notice is delivered or maled within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these same prior to the explasion of his period, Lander may invoke any minutes permitted by this Security Instrument without further notice of demand on Borrower.

17. Borrower's Right to Releasted. If Borrower made certain conditions, Borrower shall have the right to have enforcement of this Security Instrument disconfirmed of any prior to the series of (e.) 5 days (or such other period supplicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument or (b) entry of a judgment enforcing this Security Instrument or the Security Instrument or (b) entry of a judgment enforcing this Security Instrument may be a selected by the security Instrument of the Security Instrument and the Note had no acculeration occurred. (b) curse any default of any other coverants or agreements; (c) pays all expenses incurred in enforcing his Security Instrument, Including, but not limited to, resonable actionney? Test, and Security Instrument and the Note had no acculeration occurred. (b) curse any default of any other coverants or agreement units; (c) pays all expenses incurred in enforcing his Security Instrument had continued actions and security Instrument and the chipse such actions as secured hysteria security Instrument shall continue unchanged. Upon reinstatement by Borrower, this could be secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this could be secured by the security Instrument shall continue unchanged. Upon reinstatement by Borrower, the security Instrument shall

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Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument and (c) any excess to the person or persons legally entitled to it or to the clark of the superior count of the county in which the sale took place.

19, Lander in Focassiscien. Upon acceleration under paragraph 18 or abandonment of the Property, Lender (in person, by agent or by judicially appointed receiver) shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. Any rents collected by Lander or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's less, premiums on receiver's bonds and reasonable attorneys' less, and then to the sums secured by this Security Instrument.

20, Receiversense. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustees shall reconvey the Property without warranty, and without charge to the person or persons shall pay any recordation costs.

21. Selectants Trustee. In accordance with applicable law, Lander may from time to time appoint a successor trustee shall successor trustee shall successor trustee shall successor. The Property is not used principally for agricultural or farming purposes.

REQUEST FOR NOTICE OF DEFAULT AND PORECLOSURE UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

IN WITNESS WHEREOF, B	imbrance and of any sale or other forect strower has associated the Deed of Trust		7
Stur	M Dinnis		(SEAI
STEVEN M SIM	80.	V	
RAMONA S SIM	is		(SEAL
ATE OF WASHINGTON,	CLARK	County se:	4
n this STEH	dust of JUNE		4000
fore me, the undersigned, a	Notary Public in and for the State of V	Veshington, duly commissioned as	1997 nd swom, persona
known to be the individe	el(s) described in and who executed	the foregoing instrument and	cimental to
d voluntary act and deed, for	the uses and purposes therein mention	ealed the selid instrument as	TEN TO
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OCTOBER 16, 1999 My Commission expires: TRUSTEE: The undersigned is the holes and this Deed of Trust.	the uses and purposes therein mention is all affect the day and year in this certain mention. MICHAEL J ENCER Motory Publisher of the notin or notes secured by this Deed of Trust, here been paid in	incate above written. It is and for the State of Washing VANCOO VEYANCE So Deed of Trust. Said nots or no intall. You are hereby directed to	tee, together with a cancel sect note the now held by yo
OCTOBER 16, 1999 My Commission expires: TRUSTEE: The undersigned is the holes and this Deed of Trust.	The uses and purposes therein mention mention mention mention to day and year in the certain MECHAEL J BAKES Motory Public REQUEST FOR RECOM-	incate above written. It is and for the State of Washing VANCOO VEYANCE So Deed of Trust. Said nots or no intall. You are hereby directed to	tee, together with a cancel said note the row held by you
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Order No. 97-438

Exhibit "A"

The following described property is located in the County of Skamania, State of Washington, to-wit:

BEGINNING at the Southwest corner of the Southwest quarter of Section 27, Township 2 North, Range 6 East of the Willamette Meridian; thence South 88°55'59" East as measured along the South line of said Southwest quarter 633.83 feet to the True Point of Beginning; thence South 88°55'59" East 636.17 feet; thence North 01°05'09" East 750.72 feet; thence North 88°15'42" West 617.11 feet to the centerline of Road A; thence South 01°05'09" East 557.66 feet and South 88°55'59" East 663.83 feet from the Southwest corner of said Southwest quarter; thence South 01°05'09" West 557.66 feet to the true point of beginning.

ALSO KNOWN as Lot 10 of TOM TUCKER SURVEY, recorded November 18, 1975, under Auditor's File No. 81412, Records of Skamania County, Washington.

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