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BOOK 173 PAGE 56

FILED IN RECORD
SKAMANIA, WASH.
BY SKAMANIA CO., LLC

AFTER RECORDING MAIL TO:

GN MORTGAGE
ATTN: DOCUMENT CONTROL DEPARTMENT
P.O.BOX 23929
MILWAUKEE, WI 53223-0929

Feb 4 12 22 PM '98
P Lawry
AUDITOR
GARY H. OLSON.

5CR 21395 (Space Above This Line For Recording Data)
Citation - 35674 DEED OF TRUST 2433472

THIS DEED OF TRUST ("Security Instrument") is made on JANUARY 27, 1998.
The grantor is GARY A. CATT, JR. AND LAURIE A. BURR-CATT, HUSBAND AND WIFE.

6700 CORPORATION, A CALIFORNIA CORPORATION ("Borrower"). The trustee is
GN MORTGAGE CORPORATION, A WISCONSIN CORPORATION ("Trustee"). The beneficiary is
under the laws of STATE OF WISCONSIN, which is organized and existing
21731 VENTURA BLVD, SUITE 200 WOODLAND HILLS, CALIFORNIA 91364, and whose address is
("Lender").

Borrower owes Lender the principal sum of One Hundred Twenty Nine Thousand Six Hundred and 00/100 Dollars (U.S. \$ 129,600.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on MARCH 1, 2028. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to the Trustee, in trust, with power of sale, the following described property located in SKAMANIA.

County, Washington:

SECTION 19, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

FULL LEGAL DESCRIPTION IS ATTACHED HERETO AND BY THIS REFERENCE MADE A PART
HEREOF. Pafe 5

PARCEL NO. 02-05-19-0-0-0300-00

which has the address of 91 MATTHEWS ROAD [Street]
Washington 98671 [Zip Code] WASHOUGAL [City]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except, for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

3. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount lender for a federally related mortgage loan may require for Borrower's escrow account under the Federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

WASHINGTON-Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3848 9/90 (page 1 of 4 pages)
GFS Form - G099956 Initials L-3C 100/4

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Factor Items then due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower et al. Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall make available to Borrower et al. Funds held by Lender.

Property, shall apply any funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied first to any prepayment charges due under the Note, second, to any late charges due under paragraph 2, third, to interest due, fourth, to principal due, and last, to any other amounts due under the Note.

4. Charges, Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attachable to the Property which may attain priority over this Security Instrument and shall pay all expenses of collection, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in full, in such manner, Borrower shall pay them on time directly to the creditors named in the instrument. However, if any creditor, or any other person, holds a lien on the Property, Borrower shall pay the amount of the lien to the creditor or other person holding the lien.

person or by payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts substantiating the payments.

Borrower shall properly discharge any lien which has priority over this Security Instrument unless Borrower: (A) agrees in writing to the payment of the obligations secured by the lien in a manner acceptable to Lender; (B) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (C) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may affect priority over this Security Instrument, Lender may give Borrower notice identifying the nature and the date of the creation of such lien. Borrower shall satisfy the lien or take care of notice of the action set forth above within 10 days of the giving of such notice.

5. Hazardous Property Insurance. Borger shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, lightning, explosion, and other hazards included within the term "extended coverage," and all other hazards for which Underwriters' liability is assumed under the terms of the policy. This insurance shall be maintained in the amounts and for the periods that Underwriters shall prescribe.

Leader shall have the right to require Borrower to pay all amounts due under the Note and to exercise all rights available to it under the Note and the Mortgagage. Leader may, at its option, obtain title to the Property or any part thereof in accordance with Paragraph 7. Leader may, at its option, obtain title to the Property or any part thereof in accordance with Paragraph 7. Leader may, at its option, obtain title to the Property or any part thereof in accordance with Paragraph 7.

14. Premiums and renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender may make proof of loss if not made personally by Borrower.

If repair is not economically feasible and Lender's security is not tenable. If the restoration or repair is not economically feasible and Lender's security would be released, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not there are any excess funds to Borrower. If Borrower abandons the Property or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security Instrument, whether or not they are due. The 30-day period will begin when the notice is given.

Unless Lender 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 Paragraphs 1 and 2, or change the amount of the payments. If under Paragraph 2i the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument and

6. Occupancy, Preservation, Maintenance and Production of the Property; Borrower's Loan Application; Leaseholds.
Borrower shall occupy, establish, and use the Property as Barron et al.'s principal residence within thirty days after the execution of this Agreement. Borrower shall immediately furnish to the Lender a copy of the application for a loan to purchase the Property.

This Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall be unreasonably withheld or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or injure the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in Lender's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by curing the action or proceeding to be dismissed with a finding that, in Lender's good faith determination, previous forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall also be in default if Borrower, during the loan application process, gave materially false or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, representations concerning Borrower's occupancy of the Property as a principal residence. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

any property or interest in property, as defined in the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property (such as a proceeding in bankruptcy, Probate, or condemnation or forfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is necessary to protect the value of the Property and Lender's rights in the Property, Lender's actions may include paying any sums secured by a lien which has priority over this Security Instrument, appearing in court, paying reasonable attorney's fees and entering on the Property to make repairs. Although Lender may take action under this paragraph 7, Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 shall become additional debt of Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting Payment.

8. Mortgage Insurance. 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 mortgage insurance in effect. If, for any reason, the mortgage insurance coverage by Lender lapses or ceases to be in effect, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the mortgage insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the mortgage insurance previously in effect, from an alternate mortgage insurer approved by Lender. If substantially equivalent mortgage insurance coverage is not available, Borrower shall pay to Lender month a sum equal to one-twelfth of the yearly total mortgage insurance premium paid by Borrower to Lender.

Section 1. Premium. Leader shall pay to Barlow, when the insurance coverage lapses or ceases to be in effect, Leader shall accept, use and retain these Premiums as a loss reserve in lieu of mortgage insurance. Loss reserve payments no longer be required, at the option of Leader, if mortgage insurance coverage (in the amount and for the period that Leader requires) provided by an insurer approved by Leader again becomes available and is obtained. Barlow shall pay the premiums required to maintain mortgage insurance in effect, or to provide a loss reserve until the requirement for mortgage insurance ends in accordance with any written agreement between Barlow and the selected insurer.

Lender shall have the right to inspect the real estate owned by Borrower at any time during normal business hours upon and inspections of the Property. Lender shall have the right to inspect the real estate owned by Borrower at any time during normal business hours upon and inspections of the Property. Lender shall have the right to inspect the real estate owned by Borrower at any time during normal business hours upon and inspections of the Property. Lender shall have the right to inspect the real estate owned by Borrower at any time during normal business hours upon and inspections of the Property.

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 due, with any excess paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the sums secured by this Security Instrument, immediately before the taking, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instruments shall be reduced by the amount of the proceeds multiplied by the following fraction: (i) the total amount of the sum secured immediately before the taking, divided by (ii) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to the sums secured by this Security Instrument.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condominium offers to make an application to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the same secured by this Security Instrument, whether or not then due.

II. Borrower Not Relaxed; Forbearance By Lenders Not a Waiver. Extension of time for payment or modification of amounts accrued or otherwise payable referred to in paragraphs 1 and 2 or change the terms of such payments.

III. Borrower Not Relaxed; Forbearance By Lenders Not a Waiver. Incentive to any success in efforts by Lenders to recover amounts secured by this Security Instrument started by the original Borrower. Reversion to the original Borrower if no timely payment is made.

These proceedings against any successor in interest or referee in the original contract or borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or referee in the original contract or borrower's successors in interest.

The covenants and agreements of this
11. Successors and Assigns; Joint and Several Liability; Co-signers;
12. Successors and Assigns; Joint and Several Liability; Co-signers;

Section 17. 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 co-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; and (c) agrees that Lender and other Borrowers shall have no right to sue him or her personally for payment of the sums due under this Note.

13. Loan Charges. If the loan secured by this Security Instrument or Note is used to purchase or carry insurance, no creditor of Lender and any other Borrower may agree to extend, modify, forbear or terminate any accommodation with regard to the terms of this Security Instrument or the Note without Lender's consent.

Section 10. Security Instruments. In the event that this Note is secured by one or more security instruments, such security instruments shall be construed as being given for the benefit of the Lender only and shall not be construed as giving the Lender any right, title or interest in or to the property or assets of the Borrower, except as otherwise specifically set forth in the security instrument(s). The Lender shall have no right, title or interest in or to the property or assets of the Borrower, except as otherwise specifically set forth in the Note or in the security instrument(s).

14. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address specified by Borrower in writing. If a refund reduces Principal, the reduction will be treated as a partial prepayment without any direct payment to Borrower. If a refund reduces Principal, the reduction will be treated as a partial prepayment without any direct payment to the holder under the Note.

15. Governing Law; Scrivener. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located.

16. Borrower's Copy. Borrower shall be given one confirmed copy of the Note and of this Security Instrument as soon as the instrument is recorded or as soon as the Note is delivered to the Borrower. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall be set aside and the provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred to a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this section shall not apply to transfers made in accordance with the terms of this Note.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these same notes at the time specified in the notice, Lender may exercise its right to foreclose.

18. Borrower's Right to Reinstat. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument, notwithstanding any further notice or demand on Borrower.

any other persons or applicable law may specify for reinstatement) we record in this Security Instrument, or (b) if no acceleration has occurred, (i) pays Lender all sums which then accrue under this Security Instrument, including, but not limited to, reasonable attorneys' fees and costs, such amounts as may be necessary to pay Lender's expenses in collecting any amount due hereunder, and (ii) pays Lender all sums which then accrue under this Security Instrument, including, but not limited to, reasonable attorneys' fees and costs, such amounts as may be necessary to pay Lender's expenses in collecting any amount due hereunder.

Lender may reasonably require to assure that the Lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19 Sale of Note; Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. This also may be one or more changes of the Note. If there is a change of the Loan Servicer, the Note will be delivered to the new servicer.

20. Hazardous Substances. Borrower shall not cause or permit the presence, use, disposal, storage or release of any hazardous substance in or about the Property or on the Site. If there is a change in the Loan Service, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property.

any environmental or other notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and/or any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any necessary remedial actions in accordance with Environmental Laws are required to be taken at the Property, Borrower shall promptly take all such actions and promptly give Lender written notice of any such action.

At used in this paragraph, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, benzene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos, or formaldehyde and radioactive materials. As used in this paragraph, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to environmental safety or environmental protection.

21. **Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Paragraph 13). Lender may sue for specific performance of any covenant or agreement in this Security Instrument.

The notice of default and acceleration under paragraph 17 unless applicable to a lease account (see below). The action required to cure the default: (a) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of the right to demand a trial by jury.

Section 11. Notice of Default. If a Borrower becomes a default or any other defense of Borrower for acceleration, the right to accelerate, the right to bring a court action to assert the rights of the Lender in the notice of default is not cured on or before the date specified in the notice. Leader may invoke the power of sale and any other remedies mentioned in this instrument without further notice.

to collect all expenses incurred in pursuing the remedies provided in this paragraph 21, including, but not limited to, reasonable attorney's fees and costs of this evidence.

Notice of sale and shall give such notices to Borrower and to other persons as applicable by law and after publication of the notice of sale, Trustee, without demand and on Borrower, shall sell the property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale. Trustee may postpone sale of the Property for a period or time as he deems necessary.

...and the Lender or

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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 record 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 attorney's 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 clerk of the county in which the sale took place.

21. Recovery Clause. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to recover the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall recover the Property without warranty to the person or persons legally entitled to it. Such person or persons shall pay any recording costs. Lender may charge such person or persons a fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under applicable law.

22. Substitute Trustee. In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the rights, powers, and duties conferred upon Trustee herein and by applicable law.

24. Use of Property. The Property is not used principally for agricultural or farming purposes.

25. Riders to this Security Instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Security Instrument as if the rider(s) were a part of this Security Instrument.

[Check applicable box(es)]

- Adjustable Rate Rider
- Graduated Payment Rider
- Balloon Rider
- Other (Specify)

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

Witnesses:

GARY A. CATT, JR. (Seal)

-Borrower

LAURIE A. BURR-CATT (Seal)

-Borrower

STATE OF WASHINGTON

County of C. L. A. P. K.

{ ss. }

I hereby certify that I know or have satisfactory evidence that

GARY A. CATT, JR. AND LAURIE A. BURR-CATT

signed this instrument and acknowledge it to be the free and voluntary act for the uses and purposes mentioned in the

instrument.

Dated: 1-28-92

My appointment expires 5-15-98

(Seal)

-Borrower

GORDON L. RENTER (Seal)

-Notary Public in and for the State of Washington residing at

/ A.C.L.F.

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 herby, 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.

Date:

EXHIBIT "A"

That portion of the Northeast Quarter of Section 19, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

BEGINNING at a point on the East line of the Northeast Quarter of said Section 19, 417.42 feet North of the Southeast corner of the Northeast Quarter of said Section 19; thence North along said East line 132.77 feet; thence North 52 degrees 13' 45" West 464.22 feet; thence North 87 degrees 05' 39" West 283.31 feet; thence South 2° 57' 45" East 425.41 feet, to the Northwest corner of that certain tract of land owned by Frankie Carroll; thence South 89° 23'. 40" East along North line of said Carroll tract 626.13 feet, more or less, to the point of beginning.

ALSO known as Lot 3, of the MALFAIT SHORT PLAT NO. 5, recorded in Book 3 of Short Plats, Page 24, Skamania County Records.