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FILED FOR RECORD
SKAMANIA CO. WASH

BY David Gildersleeve

MAY 7 10 42 AM '93

GARY
AUDITOR

GARY H. OLSON

AFTER RECORDING RETURN TO:

Serena M. Schowrup
Bogle & Gates P.L.L.C.
Two Union Square
601 Union Street
Seattle, Washington 98101-2346

**SHORT FORM
DEED OF TRUST**

THIS SHORT FORM DEED OF TRUST (the "Deed of Trust") is made as of the day of May, 1998, among DAVID B. GILDERSLEEVE and JOANNE E. GILDERSLEEVE, husband and wife, as Grantor, whose address is 1110 N.W. Still Cove Lane, Stevenson, Washington 98648, First American Title Insurance Company, a California corporation, as Trustee, and Anderson Richardson Hartley Company, a Washington corporation, as Beneficiary, whose address is 14400 Bel-Red Road, Suite 203, Bellevue, Washington 98007.

Grantor hereby irrevocably grants, bargains, and conveys to Trustee in trust, with power of sale, the following real property located in Skamania County, Washington (the "Property") and legally described as follows:

PARCEL I: Lot 4, Iman Rock Creek Tracts, According to the Recorded Plat thereof Recorded in Book A of Plats, Page 118. In the County of Skamania, State of Washington

PARCEL II: All Of That Portion Of The Vacated Street Lying North Of Said Lot 4 (Being 50 Feet Wide), And West Of The East Line Of Said Lot 4, Inuring Thereto By Reason The Vacation Thereof, Also By A Deed Recorded In Book 109, Page 815, Skamania County Deed Records.

Situate in the county of Skamania, State of Washington.

Assessor's Tax Parcel Number: 03-07-35-1 4-0900

TOGETHER WITH all tenements, hereditaments and appurtenances, now or hereafter thereunto belonging or in anywise appertaining, and the rents, issues and profits thereof, and all other property or rights of any kind or nature whatsoever further set forth in the Master Form Deed of Trust hereinafter referred to, SUBJECT, HOWEVER, to the rights, power and

authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits.

This Deed of Trust is for the purpose of securing performance of each agreement of Grantor incorporated by reference or contained herein and payment of the sum of Fifteen Thousand and No/100 Dollars (\$15,000.00) in accordance with the terms of a Promissory Note of even date here with made by Grantor and payable to Beneficiary or order, 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 any interest thereon at such rate as shall be agreed upon.

BY EXECUTING AND DELIVERING THIS DEED OF TRUST AND THE NOTE SECURED HEREBY, THE PARTIES AGREE THAT ALL PROVISIONS OF PARAGRAPHS 1 THROUGH 35 INCLUSIVE OF THE MASTER FORM DEED OF TRUST HEREINAFTER REFERRED TO, EXCEPT SUCH PARAGRAPHS AS ARE SPECIFICALLY EXCLUDED OR MODIFIED HEREIN, ARE HEREBY INCORPORATED HEREIN BY REFERENCE AND MADE AN INTEGRAL PART HEREOF FOR ALL PURPOSES THE SAME AS IF SET FORTH HEREIN AT LENGTH, AND THE GRANTOR HEREBY MAKES SAID COVENANTS AND AGREES TO FULLY PERFORM ALL OF SAID PROVISIONS. THE MASTER FORM DEED OF TRUST ABOVE REFERRED TO WAS RECORDED ON THE TWENTY-FIFTH (25th) DAY OF JULY, 1968, IN THE OFFICIAL RECORDS OF THE OFFICES OF THE COUNTY AUDITORS OF THE FOLLOWING COUNTIES IN WASHINGTON IN THE BOOK, AND AT THE PAGE DESIGNATED AFTER THE NAME OF EACH COUNTY, TO-WIT:

COUNTY	AUDITOR'S BOOK OR VOL.	PAGE NO.	FILE NO.
Adams	2 of Record. Instr.	513-16	122987
Asotin	Microfilmed Under Auditor's No.		
Benton	241 of Official Rec.	695A-C	101896
Chelan	688 of Official Rec.	1682-1685	592931
Clallam	315 of Official Rec.	195-198	681844
Clark	Aud. Microfilm No.	702859-702862	383176
Columbia	49 of Deeds	198-201	G-519253
Cowitz	747 of Official Rec.	234-237	F-3115
Douglas	125 of Mortgages	120-123	675475
Ferry	28 of Deeds	413-416	151893
Franklin	11 of Official Rec.	138-141	153150
Garfield	Microfilmed under Auditor's No.		309636
Grant	44 of Rec. Doc.	373-376	13044 538241

Grays Harbor	21 of General	31-34	207544
Island	181 of Official Rec.	710-713	211628
Jefferson	4 of Official Rec.	310-319	196853
King	5690 of Migs.	436-439	6382309
Kitsap	929 of Official Rec.	480-483	934770
Kittitas	111 of Mortgages	361-364	348693
Klickitat	101 of Mortgages	107-110	131095
Lewis	7 of Official Rec.	839-842	725562
Lincoln	107 of Mortgages	776-779	316596
Mason	Reel 48	Fram 835-838	236038
Okanogan	121 of Mortgages	517-519A	560658
Pacific	213 of Official Rec.	649-652	55707
Pend Oreille	27 of Migs.	8-11	126854
Pierce	1254 of Migs.	707-710	2250799
San Juan	28 of Migs.	459-462	69282
Skagit	19 of Official Rec.	80-83	716277
Skamania	47 of Migs.	41-44	70197
Spokane	233 of Official Rec.	540-543	2043549
Stevens	14 of Official Rec.	1048-1051	376267C
Thurston	109 of Migs.	394-397	390635
Wahkiakum	454 of Official Rec.	731-734	785350
Walla Walla	17 of Mortgages	89-92	24732
Whatcom	308 of Migs.	711-714	495721
Whitman	82 of Official Rec.	835-838	1047522
Yakima	1 of Misc.	291-294	382282
	712 of Official Rec.	147-150	2170555

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor acknowledges receipt of such Master Form Deed of Trust.

The property which is the subject of this Deed of Trust is not used principally or primarily for agricultural or farming purposes.

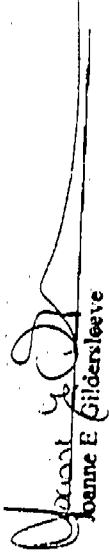
The undersigned Grantor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

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WITNESS the hand and seal of Grantor on the day and year first above written.

GRANTOR:


David B. Gildersleeve

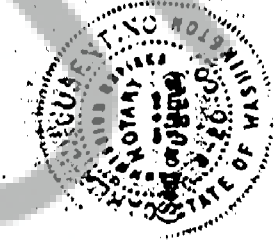

Joanne E. Gildersleeve

Unofficial Copy

STATE OF Washington) ss.
COUNTY OF Skamania

I certify that I know or have satisfactory evidence that David B. Gilderleeve is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5/1, 1998.



[Signature]
(Signature)

Carla J. Cosentino
(Name legibly printed or stamped)
Notary Public in and for the State of Washington
residing at Stevenson
My appointment expires 08-30-00

STATE OF Washington) ss.
COUNTY OF Skamania

I certify that I know or have satisfactory evidence that Joanne E. Gilderleeve is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 5/1, 1998.



[Signature]
(Signature)

Carla J. Cosentino
(Name legibly printed or stamped)
Notary Public in and for the State of Washington
residing at Stevenson
My appointment expires 08-30-00

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RIDER TO SHORT FORM DEED OF TRUST

THIS RIDER TO SHORT FORM DEED OF TRUST (this "Rider") dated as of the day of May, 1998, amends and supplements that certain SHORT FORM DEED OF TRUST dated as of May __, 1998, among DAVID B. GILDERSLEEVE and JOANNE E. GILDERSLEEVE, husband and wife, as Grantor, FIRST AMERICAN TITLE INSURANCE COMPANY, as Trustee, and ANDERSON RICHARDSON HARTLEY COMPANY, a Washington corporation, as Beneficiary.

Grantor further covenants and agrees as follows:

1. Paragraph 3 of the Master Form Deed of Trust is deleted in its entirety and replaced with the following:

3. To pay all debts and monies secured hereby, when from any cause the same shall become due, and to keep the property free from any and all other charges, liens or encumbrances against or upon the property, except the existing financial encumbrances against the property listed on Exhibit I, which is attached hereto and incorporated herein by this reference. The Grantor has good right to make this Deed of Trust, and Grantor will forever warrant and defend said property unto the Beneficiary, its successors and assigns, against every person whomsoever lawfully claiming or to claim the same or any part thereof.

2. Paragraph 5 of the Master Form Deed of Trust is amended such that the amount of late charge payable by Grantor for each dollar overdue is changed from two cents (\$02) to the late charge set forth in the Note.

3. Paragraph 13 of the Master Form Deed of Trust is amended such that the rate of interest is changed from ten (10%) per annum to the default interest rate in the Note.

4. Paragraph 14 of the Master Form Deed of Trust is amended to add the following provisions:

(i) The provisions of this paragraph, whenever applicable, shall empower Beneficiary or Trustee to make advances or incur costs and expenses for inspecting the property periodically, keeping the property in good repair and protecting the property from loss, waste, damage or injury.

(ii) Beneficiary or Trustee, as the case may be, shall be the sole and conclusive judge of the need for any advances made or expenses incurred under the terms of this paragraph;

(iii) The amount of any advances made or expenses incurred hereunder shall be added to the secured indebtedness and may be recovered in full, together with interest thereon, at the default rate specified in the Note.

5. Clause (c) of Paragraph 25 of the Master Form Deed of Trust is deleted and replaced in its entirety with the following:

(c) If all or any part of the Property or any interest therein is sold or transferred (or if a beneficial interest in Grantor is sold or transferred and Grantor is not a natural person) without Beneficiary's prior written consent, then the whole sum of principal shall be due and payable at once without further notice or demand, at Beneficiary's sole option.

6. A default by Grantor under any other instrument or obligation secured by the Property shall be deemed a default under the Deed of Trust, and shall entitle Grantee to cure such default or pursue any or all of its rights and remedies set forth in the Deed of Trust or otherwise afforded by law. Grantor shall reimburse on demand any money paid by Grantee on Grantor's behalf in curing Grantor's default, and such amounts shall automatically be added to the amount secured hereby.

7. In the event of any conflict between the provisions of this Rider, the Deed of Trust or the Note, the Note shall control.

IN WITNESS WHEREOF, the Grantor has executed this Rider as of the day and year first above written.

GRANTOR:


David B. Gildersleeve


Jeanne E. Gildersleeve

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EXHIBIT I
to Rider to Short Form Deed of Trust

Prior Encumbrance

Deed of Trust dated March 5, 1997, among David B. Gildersleeve and Joanne E. Gildersleeve, husband and wife, as Grantor, Riverview Services, Inc., as Trustee, and Riverview Savings Bank, as Beneficiary, recorded under Skamania County Recording Number 127531.

Deed of Trust dated March 5, 1997, among David B. Gildersleeve and Joanne E. Gildersleeve, husband and wife, as Grantor, Riverview Services, Inc., as Trustee, and Riverview Savings Bank, FSB, as Beneficiary, recorded under Skamania County Recording Number 127530.

Deed of Trust dated October 3, 1997, recorded under Skamania County Recording Number 129429.

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REQUEST FOR FULL RECONVEYANCE

To be used only when all obligations have been paid under the note and this Deed of Trust.

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 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, all the estate now held by you thereunder.

DATED: _____