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BOOK 179 PAGE 919

FILED FOR RECORD  
SKAMANIA CO. WASH  
BY CLARK COUNTY TITLE

JUL 31 2 44 PM '98

*P. Lowry*  
AUDITOR  
GARY H. OLSON

Washington Mutual  
Loan Servicing  
PO BOX 91006 - SAS0307  
Seattle, WA 98111  
Attention: Vault



**Washington Mutual**

**DEED OF TRUST**

(FOR WASHINGTON USE ONLY)

001392079-8

loan number:

LOT-98-720

THIS DEED OF TRUST is between Rusty L Christensen and Diana L Christensen,  
husband and wife

whose address is 112 Whispering Alders Rd

Washougal

WA 98671

("Grantor"); Clark County Title

, a Pennsylvania

corporation,

the address of which is

1400 Washington Street Suite 100 Vancouver, WA 98660

, and its

successors in trust an assigns ("Trustee"); and  
Washington Mutual Bank

whose address is

1201 Third Avenue, Seattle, Washington

("Beneficiary").

1. Granting Clause Grantor hereby grants, bargains, sells and conveys to Trustee in trust, with  
property in Skamania County, Washington, described below, and all interest  
in it Grantor ever gets:  
#608 SEC 1 T1NR5EWM  
Complete legal description on page 6 of this document

Tax Parcel Number: 01-05-05-0-0-0608-00

together with: all income, rents and profits from it; all plumbing, lighting, air conditioning and heating apparatus and equipment; and all fencing, blinds, drapes, floor coverings, built-in appliances, and other fixtures, at any time installed on or in or used in connection with such real property.

All of the property described above will be called the "Property." To the extent that any of the Property is personal property Grantor grants Beneficiary, as secured party, a security interest in all such property and this Deed of Trust shall constitute a Security Agreement between Grantor and Beneficiary. As used herein "State" shall refer to Washington.

2. Security This Deed of Trust is given to secure performance of each promise of Grantor contained herein, and the payment of Twenty Five Thousand And 00/100 Dollars.

(\$ 25,000.00) (called the "Loan") with interest as provided in the Note which evidences and any renewals, modifications or extensions thereof. It also secures payment of certain fees and costs of Beneficiary as provided in Section 9 of this Deed of Trust, and repayment of money advanced by Beneficiary under Section 6 or otherwise to protect the Property or Beneficiary's interest in the Property. All amounts due under the Note are called the "Debt".

☐ If this box is checked, the Note provides for a variable rate of interest. Changes in the interest rate will cause the payment amount and/or Loan term to also change.

3. Representations of Grantor Grantor represents that:

(a) Grantor is the owner of the Property, which is unencumbered except by: easements, reservations, and restrictions of record not inconsistent with the intended use of the Property, and any existing mortgage or deed of trust given in good faith and for value, the existence of which has been disclosed in writing to Beneficiary; and

(b) The Property is not used for any agricultural or farming purposes.

4. Sale Or Transfer Of Property The loan is personal to Grantor, and the entire Debt shall become immediately due and payable in full upon any sale, or other transfer of the Property or any interest therein by Grantor. Grantor agrees to advise Beneficiary immediately in writing of any change in Grantor's name, address or employment.

5. Promises of Grantor Grantor promises:

(a) To keep the Property in good repair; and not to move, alter or demolish any of the improvements on the Property without Beneficiary's prior written consent;

(b) To allow representatives of Beneficiary to inspect the Property at any reasonable hour, and to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property;

(c) To pay on time all lawful taxes and assessments on the Property;

(d) To perform on time all terms, covenants and conditions of any prior mortgage or deed of trust covering the Property or any part of it and pay all amounts due and owing thereunder in a timely manner;

(e) To keep the Property and the improvements thereon insured by a company satisfactory to Beneficiary against fire and extended coverage perils, and against such other risks as Beneficiary may reasonably require, in an amount equal to the full insurable value of the improvements, and to deliver evidence of such insurance coverage to Beneficiary. Beneficiary shall be named as the loss payee on all such policies pursuant to a standard lender's loss payable clause. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in the same manner as payments under the Note or at the Beneficiary's sole option,



released to Grantor. In the event of foreclosure or sale of the Property pursuant to the Trustee's power of sale, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the Sheriff's or Trustee's sale; and

(f) To see to it that this Deed of Trust remains a valid lien on the Property superior to all liens except those described in Section 3(a), and to keep the Property free of all encumbrances which may impair Beneficiary's security. It is agreed that if anyone asserts the priority of any encumbrance (other than those described in Section 3(a)) over this Deed of Trust in any pleading filed in any action, the assertion alone shall be deemed to impair the lien of this Deed of Trust for purposes of this Section 5(f).

**6. Curing of Defaults** If Grantor fails to comply with any of the covenants in Section 5, including all the terms of any prior mortgage or deed of trust, Beneficiary may take any action required to comply with any such covenants without waiving any other right or remedy it may have for Grantor's failure to comply. Repayment to Beneficiary of all the money spent by Beneficiary on behalf of Grantor shall be secured by this Deed of Trust. The amount spent shall bear interest at the Default Rate (as that term is defined below) and be repayable by Grantor on demand. Although Beneficiary may take action under this paragraph, Beneficiary is not obligated to do so.

**7. Remedies for Default.**

(a) Prompt performance under this Deed of Trust is essential. If Grantor doesn't pay any installment of the Loan on time, or if there is a breach of any of the promises contained in this Deed of Trust or any other document securing the Loan, Grantor will be in default and the Debt and any other money whose repayment is secured by this Deed of Trust shall immediately become due and payable in full at the option of Beneficiary. If Grantor is in default and Beneficiary exercises its right to demand repayment in full, the total amount owed by Grantor on the day repayment in full is demanded, including unpaid interest, will bear interest at the Default Rate specified in the Note (the "Default Rate") from the day repayment in full is demanded until repaid in full. Beneficiary may then or thereafter deliver to Trustee a written declaration of default and demand for sale and Trustee shall thereupon record a written notice of default and of election to cause to be sold the Property. Beneficiary shall provide to Trustee the Note, this Deed of Trust, other documentation evidencing the Debt and all other documentation requested by Trustee. After the lapse of such period of time as may then be required by law, and after having given such notices as may then be required by law, Trustee shall sell the Property at the time and place stated in the notice of sale, either in whole or in separate parcels, and in such order as Trustee may choose, at public auction to the highest bidder for cash in the lawful money of the United States, which shall be payable at the time of sale. Anything in the preceding sentence to the contrary notwithstanding, Beneficiary may apply the Debt towards any bid at any such sale. Trustee may postpone any such sale by public announcement at the time fixed for sale, in accordance with applicable law then in effect. Any person, including Grantor, Trustee or Beneficiary, may purchase at any such sale. Trustee shall apply the proceeds of the sale as follows: (i) to the expenses of the sale, including a reasonable trustee's fee and lawyer's fee; (ii) to the obligations secured by this Deed of Trust; (iii) the surplus, if any, to the person or person(s) legally entitled thereto.

(b) 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 the interest in the Property which Grantor had the power to convey at the time of execution of this Deed of Trust and any interest which Grantor subsequently acquired. 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. This recital shall be prima facie evidence of such compliance and conclusive evidence of such compliance in favor of bona fide purchasers and encumbrancers for value.

(c) The power of sale conferred by this Deed of Trust is not an exclusive remedy. Beneficiary may cause this Deed of Trust to be judicially foreclosed or sue on the Note or take any other action

available at law or in equity. Beneficiary may also take such other action as it considers appropriate, including the securing of appointment of a receiver and/or exercising the rights of a secured party under the Uniform Commercial Code as then in effect in State. During the pendency of any of any foreclosure or other realization proceedings. Beneficiary shall also have the right to collect the income, rents, and profits of the Property and apply the amounts so collected toward payment of the Debt in the manner provided in the Note, and shall have right to secure the appointment of a receiver for the Property; its income, rents and profits.

(d) By accepting payment of any sum secured by this Deed of Trust 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.

**8. Condemnation; Eminent Domain** 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 Debt and all other obligations secured by this Deed of Trust, shall be paid to Beneficiary to be applied thereto.

**9. Fees and Costs** Grantor shall pay Beneficiary's and Trustee's reasonable cost of searching records, other reasonable expenses as allowed by law, and reasonable attorney's fees in any lawsuit or other proceeding to foreclose this Deed of Trust; in any lawsuit or proceeding which Beneficiary or Trustee prosecutes or defends to protect the lien of this Deed of Trust; and in any other action taken by Beneficiary to collect the Debt, including any disposition of the Property under the State Uniform Commercial Code.

**10. Reconveyance** Trustee shall reconvey of the Property to the person entitled thereto, on written request of Beneficiary, or upon following satisfaction of the Debt and other obligations secured and written request for reconveyance by Beneficiary or the person entitled thereto. Beneficiary and Trustee shall be entitled to charge Grantor a reconveyance fee together with fees for the recordation of the reconveyance documents.

**11. Trustee; Successor Trustee** In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary shall appoint in writing a successor Trustee, and upon the recording of such appointment in the 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. Trustee is not obligated to notify any party hereto of a 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.

**12. Miscellaneous**

This Deed of Trust shall benefit and obligate the parties, their heirs, devisees, legatees, administrators, executors, successors and assigns. The term Beneficiary shall mean the holder and owner of the note secured by this Deed of Trust, whether or not that person is named as Beneficiary herein. The words used in this Deed of Trust referring to one person shall be read to refer to more than one person if two or more have signed this Deed of Trust or become responsible for doing the things this Deed of Trust requires. This Deed of Trust shall be governed by and construed in accordance with federal law, and, to the extent federal law does not apply the laws of the State. If any provision of this Deed of Trust is determined to be invalid under law, that fact shall not invalidate any other provision of this Deed of Trust, but the Deed of Trust shall be construed as if not containing the particular provision or provisions held to be invalid, and all remaining rights and obligations of the parties shall be construed and enforced as though the invalid provision did not exist. Beneficiary may collect a fee in the maximum amount allowed by law, for furnishing any beneficiary statement, payoff demand statement or similar statement.



By signing below, Grantor accepts and agrees to the provisions of this Deed of Trust and of any rider(s) executed concurrently, therewith by Grantor:

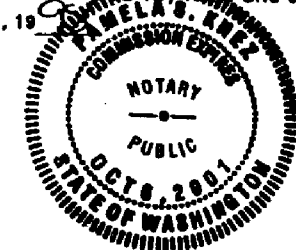
DATED at Vancouver, Washington this 27th day of July, 1998.

*[Signature]*  
Diana L. Christensen

STATE OF Washington  
COUNTY OF Clark }

On this day personally appeared before me Rusty L Christensen and Diana L Christensen, to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

WITNESSED and official seal this



27 day of July  
Pamela S. Knez  
Notary Public in and for the state of WA  
residing at 1205 Broadway  
My appointment expires Oct 6, 2001

**REQUEST FOR FULL RECONVEYANCE**

(Do not record. To be used only when note has been paid.)

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 this 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 this Deed of Trust, to cancel the Note above mentioned, and all other evidences of indebtedness secured by this Deed of Trust together with the Deed of Trust, and to convey, without warranty, to the parties designated by the terms of this Deed of Trust, all the estate now held by you thereunder.

DATED \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Mail reconveyance to \_\_\_\_\_

Order No. 98-720

Exhibit "A"

A portion of the West half of the Southwest quarter of Section 5, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at a point on the West line of said West half of the Southwest quarter North  $00^{\circ}46'52''$  East 1164.82 feet from the Southwest corner thereof; thence South  $89^{\circ}13'08''$  East 300 feet; thence North  $00^{\circ}46'52''$  East parallel with the West line of said West half of the Southwest quarter 1474.91 feet to the North line of said West half of the Southwest quarter; thence North  $89^{\circ}18'09''$  West along said North line 300 feet to the Northwest corner of the said West half of the Southwest quarter; thence South  $00^{\circ}46'52''$  West along the West line of said West half of the Southwest quarter, 1474.48 feet to the point of beginning.

TOGETHER WITH a 60 foot easement on the centerline of which is described as follows:

BEGINNING at a point on the North right of way line of the Belle Center County Road which point is South  $89^{\circ}13'08''$  East 660 feet from the West line of said Southwest quarter; thence North  $00^{\circ}46'52''$  East parallel with said West line 867.22 feet; thence North  $89^{\circ}13'08''$  West 660 feet to the West line of said Southwest quarter.