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P Johnson AUDITOR GARY H. OLSON

ROSER & LORETTA MALFAIT

Address 39336 WASHOUGAL RIVEZ AD. City, State, 210 WASHOUGAL, WA 98671

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## **DEED OF TRUST**

Grantor(s): (1) Busine Blirabet (2)
Granter(s): (1) Pummill Anthony (2)

Additional on pg. Additional on pg.

Legal Description(abbr.): SEC 27 T2N R6E SE .25

Additional legal(s) on page 3

Assessor's Tax Parcel ID# Acct #02-06-27-30-0117 & 0201

THIS DEED OF TRUST PRACTICAL ATT AN UNMARRIED MAN, August

GRANTOR, whose address

is 23 ME 162nd #212, Portland, Oregon 97230

,TRANSNATION TITLE

INSURANCE COMPANY, a corporation TRUSTEE, whose address is 1200 Sixth Avenue, Seattle, washington

andloger Malfait and Loretta Malfait, husband and wife

, BENEFICIARY.

whose address is C/O Riverview Savings Bank, Camas, Washington 98607

WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property County, Washington:

See Legal Description attached hereto and marked Exhibit "A". On Page 3.

hich real property is not used principally for agricultural or farming purposes, together with all the tenements, heredital ppurlenances 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 the sum of interest, in accordance with the terms of a promissory note of even date herewith, psysible to Beneficiary or order, and made by for, and all renewals, modifications and extensions thereof and also such further sums as may be advanced or loaned by ficiary 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, ordinances, regulations, covenants, conditions and restrictions affecting the property.
- To pay before delinquent all lawful taxes and assessments upon the p charges, liens or encumbrances impairing the security of this Deed of Trust. in the property; to keep the property free and clear of all other
- 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 not other Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such corrected the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of 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 numbers at the foreclosure sale.
- 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.

Form 3161-8 (Rev. 1-97)



TRANSMATION TITLE INSURANCE COMPANY

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- 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.
- Should Grantor fall to pay when due any taxes, assessments, insurance premiums, ilens, encumbrances or other charges against the properly hereinabove described, Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shell be added to and become a part of the debt secured in this Deed of Trust.

## IT IS MUTUALLY AGREED THAT:

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- 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.
- By accepting payment of any sum secured hereby after its due data, 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 thereto.
- 4. Upon default by Granfor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured fereby shall immediately become due and psyable at the option of the Beneficiary. In such evert and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Weshington, at public suction to the highest bidder. Any person except Trustee may bid at Trustee's sele. 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 dead, 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 Dead of Trust, and such an he may have soquired thereafter. Trustee's dead shall recite the facts showing that the sale was conducted in compliance with all the requirements of taw and of this Dead of Trust, which recital shall be prime facie evidence of such compliance and conclusive evidence thereof in favor of bone fide purchaser and encumbrancers for value.
- 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 appeirt 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 rested 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 bought by the Trustee.

unless such action or proceeding is bought by the Trustee.
8. This Deed of Trust applies to, incres to the benefit of, and is binding not only on the parties hereto, but on their heirs, devises, legeless administrators, executors and assistant. The term Beneficiary shall mean the holder and owner of the Hitte accuracy hereby, whether or deviated as Beneficiary hereby.
Anthony Lee Pummill
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AV 6. 200 6
STATE OF WASHINGTON, CLARIC COUNTY SE:
On this 17th day of AUGUST, 1998, before me the undersigned, a Notary Public in and for the State of Washington, duty commissioned and sworn, personally appeared
ANTHONY LEE PUMMILL
described in and who executed the foregoing instrument, and acknowledged to me that HE is me known to be the individual(s) instrument as HIS free and voluntary act and deed, for the uses and purposes therein mentioned. WITNESS my hand and official seel afficed the day and year in this certificate above written.
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My appointment expires: MAY 6, 2007 DEBI J. BARNIM Notary Publish and for the State of Washington residing at:

REQUEST FOR FULL RECONVEYANCE

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

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## Exhibit "A"

A tract of land in the Southwest Quarter of Section 27, Township 2 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

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 along the South line of said Southwest Quarter of Section 27, 2,372.54 feet to the True Point of Beginning; thence North 01°05'09" East parallel to the West line of said Southwest Quarter of Section 27, 208.71 feet; thence South 88°55'59" East parallel to the South line of said Southwest Quarter of Section 27, 251.03 feet, more or less, to the East line of said Southwest Quarter of Section 27, 208.71 feet to the South along the East line of said Southwest Quarter of Section 27, 208.71 feet to the Southeast corner of said Southwest Quarter of Section 27; thence North 88°55'59" West along the South line of said Southwest Quarter of Section 27, 251.86 feet, more or less, to the True Point of Beginning.

EXCEPT that portion conveyed to Skamania County by Instrument recorded October 3, 1978 in Book 75, page 453, Skamania County Deed Records.

Also known as Short Plat recorded in Book 1, page 35.

Together with the following tract of land:

The East 100 feet of the South 208.71 feet of Lot 4 of SHORT PLAT, recorded in Book 3 of Short Plats, page 113, records of Skamania County, Washington together with an non-esclusive easement to use the private road identified as Leo Lane in said short plat.

Subject to a well maintenance agreement to share the well on the Short Plat recorded in book 1, page 35 with the remaining portion of Lot 4 above.

Also subject to a Road maintenance agreement recorded under \$103356. Easement recorded in Book 46, page 39. Covenants, conditions and restrictions as shown on the face of the plat.

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