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SKAMANIA
BY Transnation

Nov 25 4 20 PM '98

Plawry
AUGUSTOR

GARY H. OLSON

Name Malcom E. Moreno and Ruth E. Moreno
Address 12550 SW Moreno Dr
City, State, Zip Gaston, Washington 97119

189148db

DEED OF TRUST

Grantor(s): (1)Moreno Malcom (2)Moreno Ruth E. Additional on pg.
Grantee(s): (1)Mensendick Tod (2)Mensendick Cyn Additional on pg.
Legal Description(atbr.): Lot 3, Short Plat EK PG 304

Assessor's Tax Parcel ID# Acct # 01-05-05-0-0-1003-00 Additional legal(s) on page

THIS DEED OF TRUST, made this 20th day of November, 1998, between
Todd A. Mensendick and Cynthia J. Mensendick, husband and wife,
GRANTOR, whose address

is 175 W Gloucester Gladstone, Oregon 97027, TRANSNATION TITLE

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

and Malcom E. Moreno and Ruth E. Moreno, husband and wife, BENEFICIARY,

whose address is 12550 SW Moreno Drive, Gaston, Oregon 97119

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

Lot 3 of Short Plat, recorded in Book 3 of Short Plats, page 304, by wife
records of Skamania County, Washington.

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and
appurtenances now or hereafter thereto 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 Thirty One Thousand Two Hundred and 00/100 Dollars (\$ 31,200.00)
with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by
Grantor, 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 interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. 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.
2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other
charges, liens or encumbrances impairing the security of this Deed of Trust.
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
in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary, as its interest may appear, and then
to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such
order as 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
purchaser 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.



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