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BOOK 184 PAGE 668

WHEN RECORDED RETURN TO:

NOTE BUYERS, LLC
C/O 6100 NE HIGHWAY 99
VANCOUVER, WA 98665FILE
SLIP
BY SERRANIA CO, JILL

DEC 16 11 15 AM '99

O'Leary
ATTORNEY
GARY H. OLSON**Chicago Title Insurance Company**

ORDER NO.: K108001

SC 72 2 2 3 2 2 JUNIOR Deed of Trust
(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this 14TH day of DECEMBER, 1998, between,

DENISE S. BARKER, an unmarried woman GRANTOR, whose address is 1431 NE Dallas,
Camas, WA 98601CHICAGO TITLE INSURANCE COMPANY, a corporation, TRUSTEE, whose address is 1111 Main
Street, #200, Vancouver, Washington 98660 andNOTE BUYERS, LLC, a Washington Limited Liability Company, BENEFICIARY, whose address
is C/O 6100 NE HIGHWAY 99, VANCOUVER, WA 98665.WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the
following described real property in COWLITZ County, Washington:

PLEASE SEE ATTACHED EXHIBIT "A" FOR LEGAL DESCRIPTION 43

Tax Account Number: 01-05-07-0-0-0702-00

Abbreviated Legal: SW 1/4 SEC 7 T1N R5E

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 EIGHTEEN THOUSAND, FOUR HUNDRED DOLLARS (\$18,400.00) 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.
5. 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.

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

IT IS MUTUALLY AGREED THAT:

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.

2. By accepting payment of any sum secured hereby 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.

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 Grantor in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the Beneficiary. In such event and upon written request of Beneficiary, Trustee shall sell the trust property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except Trustee may bid at Trustee's sale. 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 deed, 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 Deed of Trust, and such as he may have acquired thereafter. 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, which recital shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrances for value.

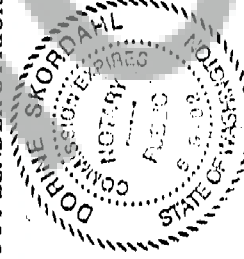
6. The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; Beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.

7. In the event of the death, incapacity, disability or resignation of Trustee, Beneficiary may appoint 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 vested 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 brought by the Trustee.

8. This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

****GRANTOR MAY NOT ASSIGN LOAN WITHOUT LENDER'S PRIOR WRITTEN APPROVAL****

Denise S. Barker
BY: DENISE S. BARKER



STATE OF WASHINGTON)
COUNTY OF CLARK)

I certify that I know or have satisfactory evidence that DENISE S. BARKER the person(s) who appeared before me, and said person(s) acknowledged that SHE signed this instrument and acknowledged it to be HER free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 12/4/98

James Skidell
Notary Public in and for the State of Washington,
Residing at **BATTLEGROUND Vancouver**
My appointment expires: **6-9-03**

THE ABOVE SPACE RESERVED FOR NOTARY SEAL

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 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: _____, 19__

EXHIBIT 'A'

A portion of the North half of the Southwest Quarter of Section 7, Township 1 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington, lying Southeasterly of Marrin Didier Road (County Road No. 11250), for which road additional right of way was dedicated by deed dated December 10, 1976, recorded under Auditor's File No. 83468 in Book 72, Page 166, records of Skamania County, Washington, and referenced to that certain survey filed for record on May 7, 1979 in Book 1 of Surveys, Auditor's File No. 88485, records of Hagedorn, Inc., and recorded under and referenced also to that certain survey filed for record on September 1, 1983 in Book 2 of Surveys, Page 128, at the request of Hagedorn, Inc., and recorded under Auditor's File No. 96333, records of Skamania County, Washington, more particularly described as follows:

Beginning at the Skamania County brass-capped concrete monument marking the 1/16 corner at the Northeast corner of the Northwest Quarter of said Southwest Quarter of Section 7; thence South 01° 29' 32" West along the East line of said Northwest Quarter of said Southwest Quarter a distance of 284.00 feet to a point marked by an iron rod; thence South 38° 35' 37" West a distance of 477.55 feet to a point marked by an iron rod; thence continuing South 38° 35' 37" West a further distance of 596.69 feet to a point marked by an iron rod at the intersection of this course with the relocated North property line of the Jentegaard Tract as said property line is described by the above referenced recorded surveys and confirmed by Quit Claim Deed dated June 15, 1979, recorded under Auditor's File No. 88960 in Book 76, Page 83; records of Skamania County, a distance of 648.13 feet to a point marked by an iron rod where the property line intersects the West line of Section 7; thence North 01° 19' 05" East along said West line of Section 7 a distance of 475.48 feet to a point marked by an iron rod; thence continuing North 01° 19' 05" East along said West line a further distance of 331.74 feet to another point marked by an iron rod; thence further North 01° 19' 05" East 55.33 feet to the point at which the West line of Section 7 is intersected by the center line of Marrin Didier Road; thence Northeasterly along the center line of Marrin Didier Road a distance of 445.96 feet to the point where said center line intersects the North line of said Southwest Quarter of Section 7; thence South 88° 32' 38" East along said North line a distance of 44.02 feet to a point on the Easterly Marrin Didier right of way line marked by an iron rod; thence continuing South 88° 32' 38" East along said North line of the Southwest Quarter a distance of 255.93 feet to a point marked by an iron rod; thence further South 88° 32' 38" East along said North line 324.93 feet to another point marked by an iron rod; thence continuing South 88° 32' 38" East a further distance of 117.34 feet to a point marked by an iron rod where said North line of the Southwest Quarter is intersected by a property line bearing South 52° 32' 52" West; thence further South 88° 32' 38" East along said North line a distance of 207.58 feet to the point of beginning.

EXCEPT county roads.