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REPORTS WAGE III

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	Simoser_
AFTER RECORDING MAIL TO:	944711.1961 944711.1969
NameDiane_Baker	
Address 958 SW 26th Ave.	
City/State Troutdale, OR 97060 SC72 Z Z Y 06	()
ANY OPTIONAL PROVISION NOT INITIALED BY ALL PERSONS SIGNING THIS CONTRACT WHETHER INDIVIDUALLY OR AS AN OFFICER OR AGENT IS NOT A PART OF THIS CONTRACT.	First American Title Insurance Company
REAL ESTATE CONTRACT	
(Residential Short Form)	4.7
1. PARTIES AND DATE. This Contract is entered into on February 2, 1999	1 1
between :	(this space for title company use only)
DIANE BAKER	as "Seller" and
DARRELL SHAW & LEANNE SHAW, Husband and wife	
2. SALE AND LEGAL DESCRIPTION. Seller agrees to sell to Buyer and Buyer agrees	
estate in Skamania County, State of Washington:	s to putchase from Seller the following described real
	ESTATE EXCISE TAX
FULL LEGAL IS ON PAGE 7	FEB 0 2 1009
	3 213.00 deline
	July Country Approvings
	INIA COUNTY TREASUREP
3. PERSONAL PROPERTY. Personal property, if any, included in the sale is as follow	s: \$
Court Name of	
	Parcel # 0.2 07 o / / p 050 0 00
No part of the purchase price is attributed to personal property.	
Assessor's Property Tax Parcel/Account Number(s): 02-07-01-1	0.0500.00
02-07-01-1	-0-0500-00
- 1	

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page 1 of 6

112 Swar 186 Rows

a. (a) 181(E	make agrees to bay:		
	s 210,000.00	Total Price	
Less	(\$		
Less	(\$		
Results in	s_140,000.00		
(b) ASSUS		ay the above Assumed Obligation(s) by ass	uming and agreeing to not that the notice
		recorded as AF#	
warrants the	unpaid balance of said obligation is \$	which is payable t	Seller
on or before	the day of		
	4 per annum on the declining balance the	reof; and a like amount on or before the	
	thereafter until paid is		day of exchand every
	the date in the following two lines only it		
		ANCE OF PRINCIPAL AND INTEREST IS	EDUE IN FULL NOT LATER THAN
(c) PAYMI	ENT OF AMOUNT FINANCED BY SELI	ADDITIONAL ASSUMED OBLIGATIONS	ARE INCLUDED IN ADDENDUM.
			San Sall
s 839.3	7 or more at house's seed.	FORTY THOUSAND DOLLARS	AND_00/00as follows:
Inclus	ding in a 2 2 00	refore the day ofFebr	uary 19_99
(m.hda	Allig Interest from Z-Z-99	at the rate of6 Ter annum on	the declining balance thereof; and a
inc amount of t	nore on or before the /th day o	f exh and every Month	thereafter until paid in full.
Note: Fill in the	e date in the following two lines only if the	ere is an early cash out dute.	
NOTWITHSTAND	DING THE ABOVE, THE ENTIRE BALA	NCE OF PRINCIPAL AND INTEREST IS	DUE IN FULL NOT LATER THAN
			79
Payments are	applied first to interest and then to princi	ipal. Payments shall be made atFI	RST_INDEPENDENT BANK
		or such other place as the Sell	
5. FAILURE TO M	IAKE PAYMENTS ON ASSUMED OBLI	GATIONS ISD. 67	AF. 16.
	arred by Seller in connection with making		the amount so paid plus all costs and
obligation, which o	bligation must be paid in full when Buyer	eller agrees to continue to pay from payme	nts received hereunder the following
That certain	er. Ded &True Cornett		# 7
ANY ADDITI	ONAL OBLIGATIONS TO BE PAID BY	SELLER ARE INCI UDED IN ADDESDO	1784
10) EQUITY	OF SELLER PAID IN FULL TELE NAMES	Second the Cattern of the Control of	
hereafter make pay	morances being paid by Seller, Buyer wit meats direct to the holders of call	He deemed to have assumed said encurit	brances as of that date. Buyer shall
	ent deed in accordance with the provisions		ller. Seller shall at that time deliver
•			
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(c) FAILURE OF SELLER TO MAKE PAYMENTS ON PRIOR ENCUMBRANCES. If Seller fails to make any payment on any prior encumbrance, Buyer may give written notice to Seller that unless Seller makes the delinquent payments within 15 days, Buyer will make the payments together with any late charge, additional interest, penalties, and costs assessed by the holder of the prior encumbrance. The 15-day period nity be shortened to avoid the exercise of any remedy by the holder of the prior encumbrance. Buyer may deduct the amounts so paid plus a late charge of 5% of the amount so paid and any attorneys' fees and costs incurred by Buyer in connection with the delinquency from payments next becoming due Seller on the purchase price. In the event Buyer makes such delinquent payments on three occasions, Buyer shall have the right to make all payments due thereafter direct to the holder of such prior encumbrance and deduct the then balance owing on such prior encumbrance from the then balance owing on the purchase price and reduce periodic payments on the balance due Seller by the payments called for in such prior encumbrance as such payments become due.

7. GTHER ENCUMBRANCES AGAINST THE PROPERTY. The property is subject to encumbrances including the following listed tenancies, easements, restrictions and reservations in addition to the obligations assumed by Buyer and the obligations being paid by Seller:

ANY ADDITIONAL NON-MONETARY ENCUMBRANCES ARE INCLUDED IN ADDENDUM.

- 8. FULFILLMENT DEED. Upon payment of all amounts due Seller, Seller agrees to deliver to Buyer a Statutory Warranty Deed in fulfillment of this Contract. The covenants of warranty in said deed shall not apply to any encumbrances assured by Buyer or to defects in title arising subsequent to the date of this Contract by, through or under persons other than the Seller herein. Any personal property included in the sale shall be included in the fulfillment deed.
- 9. LATE CHARGES. If any payment on the purchase price is not made within ter (10) days after the date it is due. Buyer agrees to pay a late charge equal to 5% of the amount of such payment. Such late payment charge shall be in addition to all other remedies available to Seller and the first amounts received from Buyer after such late charges are due shall be applied to the late charges.
- 10. NO ADVERSE EFFECT ON PRIOR ENCUMBRANCES. Seller warrants that entry into this Contract will not cause in any prior encumbrance (a) a breach, (b) accelerated payments, or (c) an increased interest rate; unless (a), (b) or (c) has been consented to by Buyer in writing.
- 11. POSSESSION. Buyer is entitled to possession of the property from and after the date of this Contract, or _
- 19______, whichever is later, subject to any tenancies described in Paragraph 7.
- 12. TAXES, ASSESSMENTS AND UTILITY LIENS. Buyer agrees to pay by the date due all taxes and assessments becoming a lien against the property after the date of this Contract. Buyer may in good faith contest any such taxes or assessments so long as no forfeiture or sale of the property is threatened as the result of such contest. Buyer agrees to pay when due any utility charges which may become liens superior to Seller's interest under this Contract. If real estate taxes and penalties are assessed against the property subsequent to date of this Contract because of a change in use prior to the date of this Contract for Open Space, Farm, Agricultural or Timber classifications approved by the County or because of a Senior Citizen's Declaration to Defer Property Taxes filed prior to the date of this Contract, Buyer may demand in writing payment of such taxes and penalties within 30 days. If payment is not made, Buyer may pay and deduct the amount thereof plus 5% penalty from the payments next becoming due Seller under the Contract.
- 13. INSURANCE. Buyer agrees to keep all buildings now or hereafter erected on the property described hereix continuously insured under fure and extended coverage policies in an amount not less than the balances owed on obligations assumed by Buyer plus the balance due Seller, or full insurable value, whichever is lower. All policies shall be held by the Seller and be in such companies as the Seller may approve and have loss payable first to any holders of underlying encumbrances, then to Seller as their interests may appear and then to Buyer. Buyer may within 30 days after loss negotiate a contract to substantially restore the premises to their condition before the loss. If the insurance proceeds are sufficient to pay the contract poice for restoration or if the Buyer deposits in excress any deficiency with instructions to apply the funds on the restoration contract, the property shall be restored unless the underlying encumbrances provide otherwise. Otherwise the amount collected under any insurance policy shall be applied upon any amounts due hereunder in such order as the Seller shall determine. In the event of forfeiture, all rights of Buyer in insurance policies then in force shall pass to Seller.

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- 14. NONPAYMENT OF TAXES, INSURANCE AND UTITIHES CONSTITUTING LIENS. It Buyer fails to pa_taxes or assessments, insurance premiums or utility charges constituting thens prior to Seller's interest under this Contract, Seller may pay such items and Bayer shall forthwith pay Seller the amount thereof plus a late charge of 5% of the amount thereof plus any costs and attorney's fees incurred in connection with making such payment.
- 15. CONDITION OF PROPERTY. Buyer accepts the property in its present condition and acknowledges that Seller, his agents and sub-agents have made no representation or warranty concerning the physical condition of the property or the uses to which it may be put other than as set forth herein. Buyer agrees to maintain the property in such condition as complies with all applicable laws.
- 16. RISK OF LOSS. Buyer shall bear the risk of loss for destruction or coordennation of the property. Any such loss shall not relieve Buyer from any of Buyer's obligations pursuant to this Contract.
- 17. WASTE. Buyer shall keep the property in good repoir and shall not contain or suffer waste or willful damage to or destruction of the property. Buyer shall not remove commercial timber without the written consent of Sellei.
- 18. AGRICULTURAL USE. If this property is to be used principally for agricultural purposes. Buyer agrees to conduct farm and hy estock operations in accordance with good husbandry practices. In the event a forfeiture action is instituted, Buyer consents to Seller's entry on the premises to take any reasonable action to conserve soil, crops, trees and livestock.
- 19. CONDEMNATION. Seller and buyer may each appear as owners of an interest in the property in any action concerning condemnation of any part of the property. Buyer may within 30 days after condemnation and removal of improvements, negotiate a contract to substantially restore the premises to their condition before the removal. If the condemnation proceeds are sufficient to pay the contract price for restoration or if the Buyer deposits in escrow any deficiency with instructions to apply the funds on the restoration contract, the property shall be restored unless underlying encumbrances provide otherwise. Otherwise, proceeds of the award shall be applied in payment of the balance due on the purchase price, as Seller may direct.
- 20. DEFAULT. If the Buyer fails to observe or perform any term, covenant or condition of this Contract, Seller may:
 - (a) Suit for Installments. Sue for any delinquent periodic payment; or
 - (b) Specific Performance. Sue for specific performance of any of Buyer's obligations pursuant to this Contract; or
- (c) Forfeit Buyer's Interest. Forfeit this Contract pursuant to Ch. 61.30, RCW, as it is presently enacted and may hereafter be amended. The effect of such forfeiture includes: (i) all right, title and interest in the property of the Buyer and all persons claiming through the Buyer shall be terminated; (ii) the Buyer's rights under the Contract shall be canceled; (iii) all sums previously paid under the Contract shall belong to and be retained by the Seller or other person to whom paid and entitled thereto; (iv) all improvements made to and unharvested crops on the property shall belong to the Seller; and (v) Buyer shall be required to surrender possession of the property, improvements, and unharvested crops to the Seller 10 days after the forfeiture.
- (d) Acceleration of Balance Due. Give Buyer written notice demanding payment of said delinquencies and payment of a late charge of 5% of the amount of such delinquent payments and payment of Seller's reasonable anomey's fees and costs incurred for services in preparing and sending such Notice and stating that if payment pursuant to said Notice is not received within thirty (30) days after the date said Notice is either deposited in the mail addressed to the Buyer or personally delivered to the Buyer, the entire balance owing, including interest, will become immediately due and payable. Seller may thereupon institute suit for payment of such balance, interest, late charge and reasonable attorneys' fees and costs.
 - (e) Judicial Foreclosure. Sue to foreclose this contract as a mortgage, in which event Buyer may be liable for a deficiency.
- 21. RECEIVER. If Seller has instituted any proceedings specified in Paragraph 20 and Buyer is receiving rental or other income from the property. Buyer agrees that the appointment of a receiver for the property is necessary to protect Seller's interest.
- 22. BUYER'S REMEDY FOR SELLER'S DEFAULT. If Seller fails to observe or perform any term, covenant or condition of this Contract. Buyer may, after 30 days' written notice to Seller, institute suit for damages or specific performance unless the breaches designated in said notice are cured.
- 23. NON-WAIVER. Failure of either party to insist upon strict performance of the other party's obligations hereunder shall not be construed as a waiver of strict performance thereafter of all of the other party's obligations hereunder and shall not prejudice any remedies as provided herein.

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reasonable attorney	ed arising out of thi	s Contract and in any surred in such suit or p	forfeiture procee	dings arising our	t of this Contra	r party. The pi it shall be entir	terating part led to receiv
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or such other addre to Seiler shall also	sses as lither party in be sent to any institu	my specify in writing a ation receiving payme	to the other party. nis on the Contra	Notices shall be	deemed given w	hen served or r	nuiled. Notice
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27. SUCCESSOR heirs, successors ar	es AND Assigns, and assigns of the Sell	Subject to any restric ler and the Buyer.	tions against assig	inment the provi	sions of this Co	ntract shall be t	binding on th
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ADDENDA. Any addenda attached hereto are a part of this Contrest ENTIRE AGREEMENT. This Contract constitutes the entire agree, written or oral. This Contract may be and scaled this Contract may be intended and scaled this Contract SWHEREOF the parties have signed and scaled this Contract may be intended this Contract may be intended and scaled this Contract may be intended this Contract may be intended this Contract MINESS WHEREOF the parties have signed and scaled this Contract MINESS WHEREOF the parties have	taxes and assessments and fire insurance premium as will approxi- isonable estimate. Per El pay when due all real estate taxes and insurance premiums, if any, hall adjust the reserve account in April of each year to reflect excess account balance to a minimum of \$10 at the time of adjustment. I.S: BUYER
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LPB-44 (11/96)

page 6 of 6

A Tract of land in the Northwest Quarter of the Northeast Quarter of Section 1, Township 2 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described

Beginning at a point 30 feet South and 460 feet West of the Northeast corner of Government Lot 9 in said Section 1; thence South 100 feet; thence West 160 feet; thence North 126 feet; thence East of Beginning.

BOOK 186 PASE 118

County of Skannagin 13"	a : 1		
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President and Secre	tary, respectively, of		
the corporation that executed the foregoing instr	rument, and acknowledg	ed the said instrument to be	the free and voluntar
act and deed of said corporation, for the uses and purpose	s therein mentioned, and	on oath stated that	
authorized to execute the said instrument and that the s	ical affixed (if any) is th	e corporate seal of said corp	oration.
Witness my hand and official seal hereto affixed (the day and year first at	ove written.	
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the corporation that executed the foregoing act and deed of said corporation, for the uses and pur authorized to execute the said instrument and that Witness my hand and official seal hereto affit	instrument, and acknowle poses therein mentioned, a the seal affixed (if any) is	edged the said instrument t and on oath stated that	o be the free and voluntary
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WA-46A (11/96)	Notary Pu residing a My appointment		Washington.
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ORIGINAL

ADDENDUM TO REAL ESTATE CONTRACT

THIS ADDENDUM is made this _____ day of January, 1999, by and through DIANE BAKER, "Seller" and DARRELL and LEEANNE SHAW, husband and wife and collectively referred to as "Buyer". This ADDENDUM is executed with the real estate contract referred to as REAL ESTATE CONTRACT (Residential Short Form) between DIANE BAKER, "Seller" and DARRELL and LEEANNE SHAW, husband and wife and collectively referred to as "Buyer" entered this _____ day of January, 1999.

Section I Down Payment Applied towards First Underlying Deed of Trust

Seller and Buyer agree that Buyer's entire down payment of \$70,000.00, shall be applied to the First Deed of Trust in favor of First Independent Bank, P.O. Box 8904, Vancouver, Washington 98668-8904, and known as Loan Account No. 0003064.

Section II Payment on Remaining Balance on First Deed of Trust

Upon application of Buyér's entire down payment of \$70,000.00 towards the First Deed of Trust, Seller shall pay the underlying Trust Deed according to its terms and conditions.

Term for Seller's Repayment on First Deed of Trust

Upon consent to this Real Estate Contract and Addendum to Real Estate Contract by the Beneficiary of the First Trust Deed, Seller agrees to pay off the remaining balance on the First Trust Deed in favor of First Independent Bank within two years of the date of this Real Estate Contract and Addendum to Real Estate Contract.

Section IV Termination of Real Estate Contract and Execution of Subsequent Deed of Trust

A. Seller agrees to notify Buyer within thirty days (30) of the date that the underlying First Deed of Trust is fully satisfied by Seller and Trustee has made full reconveyance of the Deed of Trust securing the note, together with all other

Addendum to Real Estate Contract Page 1

indebtedness secured by the underlying First Deed of Trust to the Seller.

- B. Upon the full reconveyance by trustee to Seller, Seller agrees to allow Buyer to terminate the Real Estate Contract entered into this ____ day of January, 1999, and Seller agrees to allow Buyer to secure the balance of the payment that remains on the Real Estate Contract for the real property and all improvements described herein with a Promissory Note. Said Promissory Note shall be in the amount of the sum then remaining to be paid by Buyer on the real property and all improvements described in this contract as house and lot at 406 S.W. Vancouver Avenue, Stevenson, Washington. Assessor's Tax Parcel 02-07-01-1-0-0500-00 in Section 1, Township 2 North, Range 7 East of the Willamette Meridian.
- C. After the date that the underlying First Deed of Trust is fully satisfied, Buyer, at Buyer's expense, may execute a Promissory Note in the amount of the balance that remains on the contract, pursuant to the terms of this Real Estate Contract.
- D. Buyer and Seller agree to take all such actions necessary to replace the Real Estate Contract dated January 1999 with a Promissory Note secured by a Deed of Trust so that Buyer has the option to secure conventional financing based on Buyer's equity in the property:
- E. Buyer's Promissory Note shall be secured by subsequent Deed of Trust executed by the Buyer (as Grantor) to Trustee, Skamania County Title, in favor of Seller (as Beneficiary). Said Deed of Trust shall be secured by the property that was the subject of the Real Estate Contract entered January _____, 1999.

Section V Successor Interests

The rights and obligations of the Seller and the Buyer, as contained in this Addendum to Real Estate Contract, shall inure to the benefit of and be binding upon their respective estates, heirs, executors, administrators, successors, successors in trust and assigns, provided, however, no person to whom this contract is pledged or assigned for security purposes by either party hereto shall, in the absence of an express, written assumption by such party, be liable for the performance of any covenant herein. Any assignee of any interest in this contract, or any holder of any interest in the Property, shall have the right to cure any

Addendum to Real Estate Contract Page 2

default in the manner permitted and between the time periods required of the defaulting party, but except as otherwise required by law, no notices in addition to those provided for in this contract need be given.

Section VI Invalidity

In the event any portion of this Real Estate Contract and Addendum to Real Estate Contract should be held to be invalid by any court of competent jurisdiction, such holding shall not affect the remaining provisions hereof.

Section VII Attorney's Fees

In the event suit or action is instituted to enforce any of the terms of this Real Estate Contract or Addendum to Real Estate Contract, the prevailing party shall be entitled to recover from the other party such sum as the court may adjudge as reasonable as attorney's fees at trial or on appeal of such suit or action, in addition to all other sums provided by law.

Section VIII Document Preparation

The Addendum to the Real Estate Contract was prepared by Kielpinski & Woodrich, Attorneys for the Buyer. The Seller has been advised to obtain independent legal counsel prior to executing this agreement.

In Witness Whereof, the parties have executed this agreement at Stevenson, Washington, this ____ day of January, 1999.

DIANE BAKER, SELLER

DARRELL SHAW, BUYER

LEEANNE SHAW, BUYER

STATES THE

Addendum to Real Estate Contract