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BOOK 192 PAGE 903

FILED
SEP 2 12 17 PM '99
SKAMANIA CO. TITLE

Sep 2 12 17 PM '99

O'Leary
GARY L. OLSON

Filed for Record at Request of

Name KIM BERKENMEIER

Address 11404 NE 124TH ST.

City and State KIRKLAND WA 98034

Deed of Trust

THIS DEED OF TRUST, made this 25TH day of AUGUST 1999, between
DUNOVAN D. DUDLEY AND SALLY A DUDLEY, HUSBAND AND WIFE
Grantor, SKAMANIA COUNTY TITLE COMPANY
43 RUSSELL STREET STEVENSON WA 98648, Trustee, whose address is
ASSOCIATES FINANCIAL SERVICES COMPANY OF WASHINGTON, INC.
Beneficiary, whose address is 11404 NE 124TH ST. KIRKLAND WA 98034

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

A TRACT OF LAND IN THE SOUTHWEST QUARTER OF SECTION 36, TOWNSHIP 3, NORTH, RANGE 7 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON DESCRIBED AS FOLLOWS:

LOT 1 OF THE DUDLEY SHORT PLAT, RECORDED IN THE BOOK T OF PLATS, PAGE 106, SKAMANIA COUNTY RECORDS.

EXCEPT THAT PORTION LYING WITHIN ROAD. ALSO EXCEPT THAT PORTION CONVEYED TO CITY OF STEVENSON BY INSTRUMENT RECORDED IN BOOK 183, PAGE 853.

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof. (Assessor's Tax Parcel No. 03-07-36-3-3-0100-00*****).

This deed is for the purpose of securing performance of each agreement of grantor herein contained, and payment of the sum of FOURTY ONE THOUSAND ONE HUNDRED NINTY NINE AND 99/100*** Dollars (\$41,199.99*****) with interest, in accordance with the terms of a promissory note (or Loan Agreement) of even date herewith, payable to Beneficiary or order, and made by Grantor, and all modifications and extensions thereof, 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. Grantor will keep the improvements now existing or hereinafter erected on the premises insured against loss or damage by fire and other hazards and perils included within the scope of a standard extended coverage endorsement, and such other hazards as Beneficiary may require, in such amounts and for such periods as Beneficiary may require, and in an insurance company or insurance companies acceptable to Beneficiary. All insurance policies and renewals shall designate Beneficiary as mortgage loss payee and shall be in a form acceptable to Beneficiary. Grantor hereby confers full power on Beneficiary to settle and compromise all loss claims on all such policies; to demand, receive, and receipt for all proceeds becoming payable thereunder; and, at Beneficiary's option, to apply same toward either the restoration or repair of the premises or the payment of the note. Any application of such proceeds toward payment of the note shall not extend or postpone the due date of monthly installments due under the note.

THIS DEED OF TRUST IS SUBORDINATE TO THAT DEED OF TRUST DATED AUGUST 26, 1999 IN FAVOR OF AMERIQUEST MORTGAGE IN THE AMOUNT OF 158,800.00.

(continued on reverse side)

ORIGINAL (1)
BORROWER COPY (1)
RETENTION COPY (1)

By: [Signature]
Witness: [Signature]
Noted: [Signature]
Filed: [Signature]

10. The undersigned Grantor requests that a copy of any notice of default and of any notice of sale hereunder be mailed to him at the address set forth below.

Notary Public
State of Washington
JAMES R COPELAND, JR
MY COMMISSION EXPIRES
September 13, 2003

[Signature]
DUNOVAN D. DUDLEY

[Signature]
SALLY A. DUDLEY

STATE OF WASHINGTON
COUNTY OF KING } SS.

On this day personally appeared before me DUNOVAN D. AND SALLY A. DUDLEY to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that THEY signed the same as THIER free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 26TH day of AUGUST 1999
[Signature]
Notary Public in and for the State of Washington residing at Steverson

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 _____

Mail reconveyance to _____

ORIGINAL (1)
BORROWER COPY (1)
RETENTION COPY (1)