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Return Address

Timothy J. Conway Tonkon Torp LLP 888 S.W. Fifth Avenue Suite 1600 Portland, OR 97204 ROOK 198 PAGE 327
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REAL ESTATE EXCISE TAX

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SKAMANIA COUNTY TREASURER

Please print or type information WASHINGTON STATE RECORDER'S Cover Sheet
Document Title(s) (or transactions contained therein) (all areas applicable to your document
must be filled in)
Deed in Lieu of Foreclosure
Grantor (Last name, first, then first name and initials)
Brown, Thomas E. and Carol W.
Grantee (Last name, first, then first name and initials)
Norwest Financial America, Inc.
Legal description (abbreviated: i.e. lot, block, plat or section, township, range)
Lot 3 Bulman Heights  Complete legal on Page 1 of document.
Reference Number(s) of Documents assigned or released: Book 159 Page 557
Additional Numbers on page of Documents
Assessor's Property Tax Parcel/Account Number:
02-05-29-0-0-0605-00 Gary H. Martin, Skamania County Assessor
Additional Parcel Numbers on Page of Document  Additional Parcel Numbers on Page of Document
The Auditor/Recorder will rely on the information provided on the form. The staff will not read
the document to verify the accuracy or completeness of the indexing information provided
herein.

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AFTER RECORDING, MAIL TO: Tim Conway Tonkon Torp LLP 888 S.W. Fifth Avenue, Suite 1600 Portland, OR 97204 (503) 221-1440

## DEED IN LIEU OF FORECLOSURE

Title to the real property hereinafter described is vested in fee simple in Thomas E. Brown and Carol Brown, husband and wife, hereafter referred to as "Grantors" subject to the lien of a Deed of Trust dated September 11, 1996 and recorded September 16, 1996 in the Records of Skamania County, Washington, in Book 159, page 557. The beneficiary of said Deed of Trust is Norwest Financial America, Inc., hereafter referred to as "Grantee".

The Deed of Trust secures the indebtedness of Grantors to Grantee as evidenced by a Loan Agreement dated September 11, 1996, which is due and payable in the principal sum of \$57,453.83, together with interest accrued and accruing thereon at the rate of 11.4% per annum plus attorneys' fees and other costs and expenses Grantee is entitled to thereunder.

The Loan Agreement and Deed of Trust are in default and subject to immediate foreclosure. Grantors are unable to pay the indebtedness and desire to avoid the continuance of the judicial foreclosure proceeding currently pending in the Superior Court of the State of Washington for Skamania County, Case No. 99-2-00121-6. Grantors therefore desire to give an absolute deed of conveyance of said property and satisfaction of the indebtedness secured by said Gary H. Martin, Skamania County Assessor

Date Parcel # 2-5-23 - 605 Deed of Trust.

Grantee agrees to accept such conveyance upon the terms and conditions hereinafter stated.

NOW, THEREFORE, in consideration of the cancellation of the debt and all evidence of indebtedness secured by said Deed of Trust, Grantors do hereby grant, bargain, sell and convey to Norwest Financial America, Inc. all of the real property located in Skamania County, Washington, described as follows:

> Lot 3, BUHIMAN HEIGHTS, according to the plat thereof, recorded in Book "B" of Plats, Page 20, recorded of Skamania County, Washington.

TOGETHER WITH a perpetual easement for ingress, egress and utility purposes on and over Barbara Lane as delineated on said plat.

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## Grantors covenant that:

This deed is absolute in legal effect and form, conveys fee simple title to the premises herein described to Grantee, terminates Grantors' redemption rights to the real property or other right or interest of Grantors or anyone claiming through or under Grantors, and does not operate as a mortgage, trust, conveyance or security of any kind;

Grantors surrender possession of the real property to Grantee;

Grantors are the owner of the premises in fee simple, free of all liens and encumbrances except the Deed of Trust described herein and such liens and encumbrances of public record;

Grantors will warrant and hereby agree to forever defend the title to the real property against all claims and demands of all persons, other than the encumbrances above expressly excepted;

This deed does not affect a merger of the fee ownership of the real property and the lien of the Deed of Trust described above; the fee title and the lien shall remain separate and distinct.

In executing this deed, Grantors are not acting under any misapprehension as to the effect thereof, nor under any duress, undue influence or misrepresentations by Grantee, its agents or attorneys;

The true and actual consideration for this transfer, stated in terms of dollars, is none. The consideration consists of the release of Grantors' liability under the Note and Deed of Trust.

THIS INSTRUMENT DOES NOT GUARANTY THAT ANY PARTICULAR USE MAY BE MADE OF THE PROPERTY DESCRIBED IN THIS INSTRUMENT. A BUYER SHOULD CHECK WITH THE APPROPRIATE CITY OR COUNTY PLANNING DEPARTMENT TO VERIFY APPROVED USES.

IN WITNESS WHEREOF, Grantors have executed this deed as of this 13 day of March, 2000.

Thomas E. Danie

Carol Brown

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STATE OF White Ton	)	
County of Clark	)	SS.

BRIAN H. WOUFE NOTABLY PUBLIC STATE OF WASHINGTON OCTOBER 8, 2002

On this day personally appeared before me Thomas E. Brown to me know to be the individual descried in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein

Given under my hand and official seal this 13 day of March, 2000.

Notary Public in and for the State of Washington residing at Washington

STATE OF WASHINGTON County of Clark

BRIAN H. WOLFE NOTARY PUBLIC STATE OF WASHINGTON COVMISSION EXPIRES OCTOBER 3, 2012

On this day personally appeared before me Carol Brown to me know to be the individual descried in and who executed the within and foregoing instrument, and acknowledged that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 13 day of March, 2000.

Notary Public in and for the State of Washington residing at VANCOL VER

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