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BOOK 207 PAGE 415

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OREGON CENTRAL CREDIT UNION

336 NE 20TH AVE.

PORTLAND, OR. 97232

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DEED OF TRUST

Indexing information required by the Washington State Auditor's/Recorder's Office, (RCW 36.18 and RCW 63.04) 1/97: _____ (please print last name first)

Reference # (if applicable): _____

Grantor(s) (Borrower): (1) ALBERT O. ST LAURENT (2) KAY I. ST LAURENT Add'l on pg _____

Grantee(s) (Beneficiary/Trustee): (1) OREGON CENTRAL CREDIT UNION (2) SKAMANIA COUNTY TITLE CO

Add'l on pg _____ Legal Description (abbreviated): WHISPERING HILLS RIVER ESTATE, LOT 19

Add'l legal is on pg _____ Assessor's Property Tax Parcel /Account # 02 05 15 1 0 0203 00

THIS DEED OF TRUST, made this 2ND day of MARCH, 2001, between
ALBERT O. ST LAURENT AND KAY I. ST LAURENT
 as Grantor, whose address is 16271 WASHOUGAL RIVER RD
SKAMANIA COUNTY TITLE COMPANY
 as Trustee, whose address is 43 RUSSELL ST. STEVENSON, WA. 98648
 and OREGON CENTRAL CREDIT UNION, as Beneficiary, whose address is
336 NE 20TH AVE, PORTLAND, OR. 97232

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 19 WHISPERING HILLS RIVER ESTATE, according to the plat thereof, recorded in book A of Plats, Page 130, in the County of Skamania, State of Washington.

which real property is not used principally for agricultural or farming purposes, together with all tenements, hereditaments, and appurtenances now or hereafter thereunto 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 sum of THIRTY-FIVE THOUSAND AND 0/100 Dollars (\$ 35,000.00) 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



Deed of Trust
Washington Legal Blank, Inc., Issaquah, WA Form No. 62 10/96
MATERIAL MAY NOT BE REPRODUCED IN WHOLE OR IN PART IN ANY FORM WHATSOEVER.

