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BOOK 214 PAGE 412

FILED FOR RECORD
SKAMANIA CO. WASH
BY EXAMINER CO. 11116

SEP 4 2 33 PM '01

O'Leary
AUDITOR
GARY H. OLSON

WHEN RECORDED MAIL TO:

Bank of America

POST CLOSING REVIEW, #1255 CA3-701-02-25

P. O. BOX 2314

RANCHO CORDOVA, CA 95741

Account Number: 9699729
ACAPS Number: 012231219430
Date Printed: 8/22/2001
Reconveyance Fee: \$0.00

DEED OF TRUST

THIS DEED OF TRUST is granted this 24th day of Aug, 2001,
by Carnell P. Murphy And Michelle U. Murphy, Husband And Wife

("Grantor") to PRLAP, Inc. ("Trustee"), whose address is 800 Fifth Avenue, Floor 19, Seattle, Wa 98104, in trust for Bank of America, N. A., ("Beneficiary"), at its ORCHARDS BANKING CENTER office. "Grantor" herein shall mean each of them jointly and severally. Grantor agrees as follows:

1. CONVEYANCE. Grantor hereby bargains, sells and conveys to Trustee in trust, with power of sale, all of Grantor's right, title and interest in the following described real property ("Property"), whether now owned or later acquired, located at:

2582 Belle Center Road WASHOUGAL WA 98671

(NUMBER)

(STREET)

(CITY)

(ZIP CODE)

in Skamania

County, Washington and legally described as:

Lot 2, Hale Short Plat, According To The Plat Thereof, Recorded In Book 2, Page 45, Skamania County Short Plat Records. Also Described As Being The South Half Of Lot 4, Ward Acres Annex.

Property Tax ID # 01-05-06-4-0-0711-00

together with all equipment and fixtures, now or later attached to the Property; all easements, tenements, hereditaments and appurtenances, now or later in any way appertaining to the Property; all royalties, mineral, oil and gas rights and profits derived from or in any way connected with the Property; all water and ditch rights, however evidenced, used in or appurtenant to the Property; and all leasehold interests, rents, payments, issues and profits derived from or in any way connected with the Property.

2. ASSIGNMENT OF RENTS.

2.1 ASSIGNMENT. Grantor further assigns to Beneficiary all of Grantor's interest in all existing and future leases, licenses and other agreements for the use or occupancy of the Property ("Contracts"), including the immediate and continuing right to collect, in either Grantor's or Beneficiary's name, all rents, receipts, income and other payments due or to become due under the Contracts ("Payments"). As long as there is no default under this Deed of Trust, Grantor is granted a license to collect the Payments, but such license shall not constitute Beneficiary's consent to Grantor's use of the Payments in any bankruptcy proceeding.

2.2 DISCLAIMER. Nothing contained in this Deed of Trust shall be construed as obligating Beneficiary or any receiver to take any action to enforce any provision of the Contracts, expend any money, incur any expense or perform any obligation under the Contracts. Beneficiary's duties are expressly limited to giving of proper credit for all Payments received by it.

3. SECURED OBLIGATIONS. This Deed of Trust secures performance of each agreement made by Grantor contained in this Deed of Trust and the payment of the sum of one hundred thirteen thousand dollars and no cents Dollars.(\$ 113,000.00) with interest thereon as evidenced by a promissory note(s) signed on 8-24, 2001, payable to Beneficiary or order and made by Grantor, and includes all renewals, modifications and extensions thereof, together with any payments made pursuant to paragraph 10.3 hereof ("Secured Obligations"). Nothing contained in this Deed of Trust shall be construed as obligating Beneficiary to make any renewal, modification, extension or future advance to Grantor. Grantor hereby consents to the filing for record by Beneficiary of an extension of this Deed of Trust if prior to the Maturity Date the secured obligations remain outstanding.

4. AFFIRMATIVE COVENANTS. Grantor shall:

4.1 MAINTENANCE OF PROPERTY. Maintain and preserve the Property in good condition and repair, ordinary wear and tear excepted; complete any improvement which may be constructed on the Property; and restore any improvement which may be damaged or destroyed;

4.2 COMPLIANCE WITH LAWS. Comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the Property;

4.3 REAL ESTATE INTERESTS. Perform all obligations to be performed by Grantor under the Contracts;

4.4 PAYMENT OF DEBTS AND TAXES. Pay promptly all obligations secured by the Property; all taxes, assessments and governmental liens or charges levied against the Property; and all claims for labor, materials, supplies or otherwise which, if unpaid, might become a lien or charge upon the Property.

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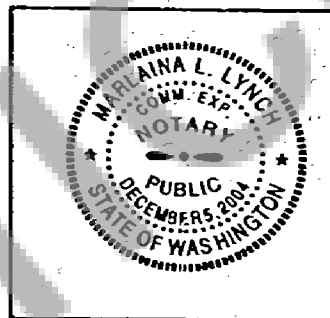
Carroll P. Murphy /
Carroll P. Murphy /
Michelle U. Murphy /
Michelle U. Murphy /
/ /
/ /

ACKNOWLEDGMENT BY INDIVIDUAL

FOR RECORDING PURPOSES, DO NOT WRITE,
SIGN OR STAMP WITHIN THE ONE INCH TOP,
BOTTOM AND SIDE MARGINS OR AFFIX ANY
ATTACHMENTS.

STATE OF WASHINGTON)

County of Clark) SS.



THIS SPACE FOR NOTARY STAMP

I certify that I know or have satisfactory evidence that Carroll P. Murphy and Michelle U. Murphy

are the individual(s) who signed this instrument in my
presence and acknowledged it to be (his/her/their) free and voluntary act for the uses and purposes mentioned in the
instrument.

Dated: 8-24-00

[Signature]
(NOTARY PUBLIC FOR THE STATE OF WASHINGTON)

My appointment expires 12/5/04

REQUEST FOR RECONVEYANCE

To Trustee:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together
with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said
note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now
held by you under this Deed of Trust to the person or persons legally entitled thereto.

Dated: _____

Send Reconveyance To: _____

