

142515  
State: WA  
County: Skamania  
GE Loan #: 71162010  
Pool #:  
Loan #: 2370880

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FILED FOR RECORD  
SKAMIA CO WASH  
BY Richardson Consulting  
Group  
Oct 4 3 45 PM '01  
GARY M. OLSON

WHEN RECORDED MAIL TO:

RICHARDSON  
CONSULTING GROUP, INC.  
505-A SAN MARIN DR. SUITE 200  
NOVATO, CA 94945  
(415) 859-7200

SPACE ABOVE THIS LINE FOR RECORDER'S USE

CORPORATION ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to

**EMC Mortgage Corporation**

909 Hidden Ridge Suite 200 Irving, TX 75039

All beneficial interest under that certain Deed of Trust dated May 18, 2000 for \$91,300.00 executed by Christopher L. Bartels and Violet I. Bartels, husband and wife, Borrower(s), to GE Capital Mortgage Services, Inc., a Corporation, as Lender and Shalom Rubanowitz, Esquire, trustee and recorded on May 23, 2000, as instrument 138202 in Book 199, Page 460 as of the Official records in the County Recorder's office of Skamania County, Washington, describing land therein as described in said Deed of Trust referred to herein.

Assessor's Parcel or Account Number: 03-08-17-3-0-2314-00

Commonly known as address: 12 Noble Fir Drive, Carson, WA 98610

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

Date: April 6, 2001

GE Capital Mortgage Services, Inc.  
4185 Hallmark Parkway  
San Bernardino, CA 92407

By: Cecilia Martinez  
Cecilia Martinez, Assistant Vice President

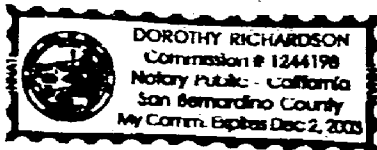
STATE OF California )

COUNTY OF San Bernardino )

On, April 6, 2001 before me, Dorothy Richardson (notary), personally appeared Cecilia Martinez, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Dorothy Richardson  
NOTARY PUBLIC: Dorothy Richardson



Prepared by: C. Martinez, 4185 Hallmark Parkway, San Bernardino, CA 92407 (800) 572-3358

2370880

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This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on JUNE 1, 2030. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in SKAMANIA County, Washington:

LOT 1 OF CARSON VALLEY II, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD AT PAGE 156 OF BOOK A OF PLATS, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

which has the address of 12 NOBLE FIR DRIVE, CARSON (Street, City), Washington 98610 (Zip Code) ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan