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BOOK 215 PAGE 848

Return Recorded Instrument to:

Mark F. Stoker  
Landerholm, Memovich,  
Lansverk & Whitesides, P.S.  
PO Box 1086  
Vancouver, WA 98666-1086

FILED  
SEAL  
BY *Landerholm, Memovich*  
OCT 18 4 43 PM '01  
*J. Lawry*  
AUDITOR  
GARY H. OLSON

Document Title(s) (or transactions contained therein): <b>DECLARATION OF FORFEITURE</b>	
Reference Number(s) or Documents assigned or released: <b>BOOK 212, PAGE 301</b> <b>BOOK 152, PAGE 240</b> <b>BOOK 154, PAGE 979</b> Additional reference numbers on page _____ of document	
Grantor(s) (Last name first, then first name and initials): <b>ZOLLER, PHILLIP T. and ZOLLER, SHERRI L., husband and wife</b> <input type="checkbox"/> Additional names on page _____ of document	<b>REAL ESTATE EXCISE TAX</b> <i>21838</i> <b>OCT 18 2001</b>
Grantee(s) (Last name first, then first name and initials): <b>ZOLLER, TRACY, and ZOLLER, LORAINE, husband and wife</b> <input type="checkbox"/> Additional names on page _____ of document	<b>PAID</b> <i>extended</i> <i>Ok. Secretary</i> <b>SKAMANIA COUNTY TREASURER</b>
Legal Description (abbreviated: i.e. lot, block, plat or section, township, range): <b>NORTHWESTERN LAKE CABIN SITE NO. 15, NW 1/4 OF SECTION 2, TOWNSHIP 3N, RANGE 10E</b> <input type="checkbox"/> Additional legal is on page _____ of document	
Assessor's Property Tax Parcel/Account Number: <b>43-10-02-0-0-0415-00</b> <input type="checkbox"/> Assessor Tax Number not yet assigne	<i>43-10-02 000 415</i> <i>10-18-01</i> <i>5/1/01</i> ORDERED BY _____ DATE _____ FILED _____ BY _____

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After Recording Return To:

MARK F. STOKER  
LANDERHOLM LAW FIRM  
PO BOX 1086  
VANCOUVER WA 98666

Space Above for Recording Information Only

**DECLARATION OF FORFEITURE**  
PURSUANT TO THE REVISED CODE OF WASHINGTON  
CHAPTER 61.30

TO: **PHILLIP T. ZOLLER & SHERRI L. ZOLLER**  
PO BOX 1141, LONG BEACH WA 98631

**PHILLIP T. ZOLLER & SHERRI L. ZOLLER**  
38 NW LAKE ROAD, WHITE SALMON WA 98672

(A) The name, address and telephone number of the seller:

Sellers' Name:	Tracy and Lorraine Zoller
Sellers' Address:	P.O. Box 322
	Klickitat, WA 98628
Sellers' Telephone No.:	(509) 369-2437

(B) Description of the Contract:

Real Estate Contract dated August 24, 1995, executed by Tracy Zoller and Lorraine Zoller, Husband and Wife, as seller, and Phillip T. Zoller and Sherri L. Zoller, Husband and Wife, as purchaser, which Contract or a memorandum thereof was recorded under Book No. 152, Page 240, on September 6, 1995, records of Skamania County, Washington, and amended by document dated January 18, 1996, and recorded under Book No. 154, Page 979, records of Skamania County, Washington.

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10-18-01  
MFW

DECLARATION OF FORFEITURE - 1  
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LAW OFFICES OF  
LANDERHOLM, MEMOVICH,  
LANSVERA & WHITESIDES, P.S.  
915 Broadway  
P.O. Box 1086  
Vancouver, Washington 98666  
(360) 696-3312

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COMPLETE LEGAL DESCRIPTION IS LOCATED ON PAGE 10 OF DOCUMENT.

which has the address of 102 MEKO WAY WASHOUGAL  
Washington 98671 (Street) (City)  
(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. 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 Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in