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FILED TO RECORD  
SKAMANIA COUNTY, WASH  
BY Teresa Trent

MAY 9 2 33 PM '03

U. O. O'Connell  
J. MICHAEL GUNVISON

After Recording, Return to:

Pamela Trent  
P.O. Box 815  
Bingen, WA 98605

**DEED OF TRUST**

Grantor(s):	Teresa Trent
Grantee(s):	Pamela Trent
Abbreviated Legal:	A portion of Lot 2, Oregon Lumber Company's Subdivision, Section 14, Township 3 N, Range 9E
Additional legal(s):	Page Five
Assessor's Tax Parcel Number(s):	03-09-14-2-0-1000-00

THIS DEED OF TRUST made this 7<sup>th</sup> day of May, 2003, between Teresa Trent, Grantor, whose address is P. O. Box 117, Bingen, WA 98605; Skamania Title Co., Trustee, whose address is Stevenson, Wa.; and Pamela Trent, Beneficiary, whose address is P. O. Box 815, Bingen, WA 98605,

**WITNESSETH:**

Grantor irrevocably grants, bargains, sells, and conveys to trustee in trust, with power of sale, the property in Skamania County, Washington, described as:

See Exhibit A attached herewith

which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments and appurtenances and all other rights thereunto belonging or in anywise now or hereafter appertaining, and the rents, issues and profits thereof and all fixtures now or hereafter attached to or used in connection with said real estate.

FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of grantor herein contained and payment of the sum of **Thirty-two Thousand Four Hundred and 00/100 Dollars**, with interest thereon according to 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

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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.

The date of maturity of the debt secured by this instrument is the date on which the final installment of said note becomes due and payable. In the event the within described property, or any part thereof, or any interest therein is sold, agreed to be sold, conveyed, assigned, or alienated by the grantor without having first obtained the written consent or approval of the beneficiary, then, at the beneficiary's option, all obligations secured by this instrument, irrespective of the maturity dates expressed therein, or herein, shall become immediately due and payable.

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 build 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 amount 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 as to the beneficiary, as its interest may appear, and then to the grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the beneficiary shall determine. Such application by the beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of the grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
- 4) To defend any action or proceeding purporting to affect the security hereof or the rights or powers of beneficiary or trustee, and to pay all costs and expenses, including the cost of title search and attorney's fees in a reasonable amount in any such action or proceeding, and in any suit brought by beneficiary to foreclose this Deed of Trust.
- 5) To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the trustee incurred in enforcing the obligation secured hereby and trustee's and attorney's fees actually incurred, as provided by statute.
- 6) Should grantor fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property hereinabove described, beneficiary may pay the

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same, and the amount so paid, with interest at the rate set forth in the note secured hereby, shall be added to and become a part of the debt secured in this Deed of Trust.

IT IS MUTUALLY AGREED THAT:

- 1) In the event any portion of the property is taken or damaged in an eminent domain proceeding, the entire amount of the award or such portion as may be necessary to fully satisfy the obligation secured hereby, shall be paid to beneficiary to be applied to such obligation.
- 2) By accepting payment of any sum secured hereby after its due date, beneficiary does not waive its right to require prompt payment when due of all other sums so secured or to declare default for failure to pay.
- 3) The trustee shall reconvey all or any part of the property covered by this Deed of Trust to the person entitled thereto, on written request of the grantor and the beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by the beneficiary or the person entitled thereto.
- 4) Upon default by grantor of any indebtedness secured hereby or in the performance of any agreement contained herein, all sums secured hereby shall immediately become due and payable at the option of the beneficiary. In such event and upon written request of beneficiary, trustee shall sell the property, in accordance with the Deed of Trust Act of the State of Washington, at public auction to the highest bidder. Any person except trustee may bid at trustee's sale. Trustee shall apply the proceeds of the sale as follows: (1) to the expense of the sale, including a reasonable trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto.
- 5) Trustee shall deliver to the purchaser its deed, without warranty, which shall convey the interest in the property which grantor had or the power to convey at the time of his execution of this Deed of Trust, and such as he may have acquired thereafter. Trustee's deed shall recite the facts showing that the sale was conducted in compliance with all the requirements of law and of this Deed of Trust which shall be prima facie evidence of such compliance and conclusive evidence thereof in favor of bona fide purchaser and encumbrancers for value.
- 6) The power of sale conferred by this Deed of Trust and by the Deed of Trust Act of the State of Washington is not an exclusive remedy; beneficiary may cause this Deed of Trust to be foreclosed as a mortgage.
- 7) In the event of death, incapacity, disability, or resignation of trustee, beneficiary may appoint in writing a successor trustee, and upon the recording of such appointment in the mortgage records of the county in which this Deed of Trust is recorded, the successor trustee shall be vested with all the powers of the original trustee. The trustee is not obligated to notify any party hereto of pending

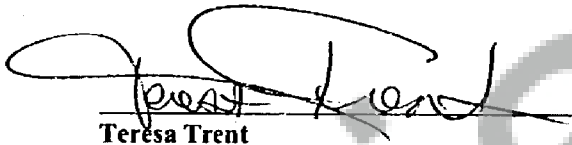
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PHILLIPS REYNOLDS & SUMERFIELD  
1601 MONMOUTH  
718 5TH STREET  
HOOD RIVER, OREGON 97031  
(541) 366-4204



sale under any other Deed of Trust or of any action or proceeding in which grantor, trustee, or beneficiary shall be a party unless such action or proceeding is brought by the trustee.

8) This Deed of Trust applies to, inures to the benefit of, and is binding not only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors, and assigns. The terms beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as beneficiary herein.

  
Teresa Trent

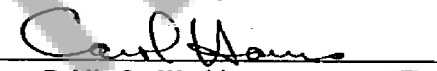
STATE OF WASHINGTON)

County of Klickitat)<sup>ss</sup>

On this day personally appeared before me **Teresa Trent** 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 7<sup>th</sup> day of May, 2003.



  
Notary Public for Washington  
Residing at: White Salmon  
My Commission Expires: 2-1-04



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EXHIBIT A

A tract of land in the East 10 Acres of lot 2 of the OREGON LUMBER COMPANY'S SUBDIVISION in the Northwest Quarter of Section 14, Township 3 North, Range 9 East of the Willamette Meridian in the County of Skamania, State of Washington, described as follows:

Beginning at the Southwest corner of the East ten (10) acres of Lot 2 aforesaid; thence East along the South line thereof 188 feet to the initial point of the tract hereby described; thence East along said South line 100 feet; thence North 150 feet; thence West 100 feet; thence South 150 feet to the point of beginning. EXCEPT lots 1 and 2 of the Robert E. Rogers Short Plat, recorded in Book 2 of Short Plats, Page 168 Skamania County Records.

TOGETHER with mobile home VIN: 7969      1967 Pacfa

PHILIPS, WYNNE & SUMERDILL  
P.O. BOX 758  
718 STATE STREET  
HOOD RIVER, OREGON 97031  
(541) 386-4264

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