

SKAMANIA CO. TITLE

DEC 2 11 57 AM '03

J. Jermann
J. NICH

REAL ESTATE EXCISE TAX

23490
DEC - 2 2003WHEN RECORDED RETURN TO
Douglas B. Wesson
PO BOX 131, Bingen, WA 98605

PAID 230.40 + 4500.275.40

Vicki Chelland, Depts

SKAMANIA COUNTY TREASURER

716-03 716-03

LPB-44(REV'D 88)

ANY OPTIONAL PROVISION NOT INITIALED BY ALL PERSONS SIGNING THIS CONTRACT-WHETHER INDIVIDUALLY OR AS AN OFFICER OR AGENT- IS NOT PART OF THIS CONTRACT

REAL ESTATE CONTRACT
(RESIDENTIAL SHORT FORM)

1. PARTIES AND DATE. This contract is entered into on November 26th, 2003 between Douglas B. Wesson as "SELLER" and Maria Flores Anderson as "BUYER".

2. SALE AND LEGAL DESCRIPTION. Seller agrees to sell to Buyer and Buyer agrees to purchase from Seller the following described real estate in Skamania County, State of Washington:
SKAMANIA

A leasehold interest in the following described Cabin Site:

Northwestern Cabin Site No. 9-B in Section 2, Township 3 North, Range 10 East of the W.M., and more particularly shown on Exhibit A attached hereto.

ASSESSOR'S PARCEL NUMBER(S) 43-10-02-0-0-0409-82

3. PERSONAL PROPERTY. Personal property, if any, included in the sale is as follows:

No part of the purchase price is attributed to personal property. Gary H. Martin, Skamania County Assessor
Date 12/2/03 Parcel # 43-10-02-0-0-0409-82

4. (a) PRICE. Buyer agrees to pay:

\$	18,000.00
Less \$(5,000.00)
Less \$(0.00)
Results in \$	13,000.00

Total Price
Down Payment
Assumed Obligation(s)
Amount Financed by Seller

(b) ASSUMED OBLIGATIONS. None.

(c) PAYMENT OF AMOUNT FINANCED BY SELLER. Buyer agrees to pay the sum of \$13,000.00 as follows: \$3,250.00 or more at the buyers option on or before January 1st, 2004, including interest from November 26th, 2003 at the rate of 0% per annum on the declining balance thereof and a like amount or more on or before the 1st day of each and every monthly period thereafter until paid in full. Payments are applied first to interest and then to principal. Payments shall be made at: Douglas B. Wesson, PO BOX 131, Bingen, WA 98605, or such other place as the Seller may hereafter indicate in writing.

5. FAILURE TO MAKE PAYMENTS ON ASSUMED OBLIGATIONS. - NOT APPLICABLE

6. (a) OBLIGATIONS TO BE PAID BY SELLER. - NOT APPLICABLE.

(b) EQUITY OF SELLER PAID IN FULL. - NOT APPLICABLE.

(c) FAILURE OF SELLER TO MAKE PAYMENTS ON PRIOR ENCUMBRANCES. - NOT APPLICABLE.

7. OTHER ENCUMBRANCES AGAINST THE PROPERTY. The property is subject to encumbrances including the following listed tenancies, easements, restrictions and reservations in addition to the obligations assumed by Buyer and the obligations being paid by Seller.

8. FULFILLMENT DEED. Upon payment of all amounts due Seller, Seller agrees to deliver to Buyer a Statutory Warranty Deed in fulfillment of this Contract. The covenants of warranty in said deed shall not apply to any encumbrances assumed by Buyer or to defects in title arising subsequent to the date of this Contract by, through or under persons other than the Seller herein. Any personal property included in the sale shall be included in the fulfillment deed.

9. LATE CHARGES. If any payment of the purchase price is not made within ten (10) days after the date it is due, Buyer agrees to pay a late charge equal to 5% of the amount of such payment. Such late payment charge shall be in

addition to all other remedies available to the Seller and the first amounts received from Buyer after such late charges are due shall be applied to the late charges.

10. **NO ADVERSE EFFECT ON PRIOR ENCUMBRANCES.** Seller warrants that entry into this Contract will not cause in any prior encumbrance (a) a breach, (b) accelerated payments, or (c) an increased interest rate; unless (a), (b) or (c) has been consented to by Buyer in writing.

11. **POSSESSION.** Buyer is entitled to possession of the property from and after the date of this Contract, or close of escrow, whichever is later, subject to any tenancies described in paragraph 7.

12. **TAXES, ASSESSMENTS AND UTILITY LIENS.** Buyer agrees to pay by the date due all taxes and assessments becoming a lien against the property after the date of this Contract. Buyer may in good faith contest any such taxes or assessments so long as no forfeiture or sale of the property is threatened as the results of such contest. Buyer agrees to pay when due any utility charges which may become liens superior to Seller's interest under this Contract. If real estate taxes and penalties are assessed against the property subsequent to the date of this Contract because of the use prior to the date of the Contract for Open Space, Farm, Agricultural or Timber classifications approved by the County or because of a Senior Citizen's Declaration to Defer Property Taxes filed prior to the date of this Contract, Buyer may demand in writing payment of such taxes and penalties within 30 days. If payment is not made, Buyer may pay and deduct the amount thereof plus 5% penalty from the payments next becoming due Seller under the contract.

13. **INSURANCE.** Buyer agrees to keep all buildings now or hereafter erected on the property described herein continuously insured under fire and extended coverage policies in an amount not less than the balances owed on obligations assumed by Buyer plus the balance due Seller, or full insurable value, whichever is lower. All policies shall be held by the Seller and be in such companies as the Seller may approve and have loss payable first to any holders of underlying encumbrances, then to Seller as their interests may appear and then to Buyer. Buyer may within 30 days after loss negotiate a contract to substantially restore the premises to their condition before the loss. If the insurance proceeds are sufficient to pay the contract price for restoration or if the Buyer deposits in escrow any deficiency with instructions to apply the funds on the restoration contract, the property shall be restored unless the underlying encumbrances provide otherwise. Otherwise the amount collected under any insurance policy shall be applied upon any amounts due hereunder in such order as the Seller shall determine. In the event of forfeiture, all rights of Buyer in insurance policies then in force shall pass to Seller.

14. **NONPAYMENT OF TAXES, INSURANCE AND UTILITIES CONSTITUTING LIENS.** If Buyer fails to pay taxes or assessments, insurance premiums or utility charges constituting liens prior to Seller's interest under this Contract, Seller may pay such items and Buyer shall forthwith pay Seller the amount thereof plus a late charge of 5% of the amount thereof plus any costs and attorney's fees incurred in connection with making such payment.

15. **CONDITION OF PROPERTY.** Buyer accepts the property in its present condition and acknowledges that Seller, his agents and subagents have made no representation or warranty concerning the physical condition of the property or the uses to which it may be put other than those set forth herein. Buyer agrees to maintain the property in such condition as complies with all applicable laws.

16. **RISK OF LOSS.** Buyer shall bear the risk of loss for destruction or condemnation of the property. Any such loss shall not relieve Buyer from any of Buyer's obligations pursuant to this Contract.

17. **WASTE.** Buyer shall keep the property in good repair and shall not commit or suffer waste or willful damage to or destruction of the property. Buyer shall not remove commercial timber without the written consent of Seller.

18. **AGRICULTURAL USE.** If this property is to be used principally for agricultural purposes, Buyer agrees to conduct farm and livestock operations in accordance with good husbandry practices. In the event a forfeiture action is instituted, Buyer consents to Seller's entry on the premises to take any reasonable action to conserve, soil, crops, trees and livestock.

19. **CONDEMNATION.** Seller and Buyer may each appear as owners of an interest in the property in any action concerning condemnation of any part of the property. Buyer may within 30 days after condemnation and removal of improvements, negotiate a contract to substantially restore the premises to their condition before the removal. If the condemnation proceeds are sufficient to pay the contract price for restoration or if the Buyer deposits in escrow any deficiency with instructions to apply the funds on the restoration contract, the property shall be restored unless underlying encumbrances provide otherwise. Otherwise, proceeds of the award shall be applied in payment of the balance due on the purchase price, as Seller may direct.

20. **DEFAULT.** If the Buyer fails to observe or perform any term, covenant or condition of this Contract, Seller may:

(a) **Suit for Installments.** Sue for any delinquent periodic payment; or

(b) **Specific Performance.** Sue for specific performance of any of Buyer's obligations pursuant to this Contract; or

(c) **Forfeit Buyer's Interest.** Forfeit this Contract pursuant to Ch. 61.30, RCW, as it is presently enacted and may hereafter be amended. The effect of such forfeiture includes: (i) all right, title and interest in the property of the Buyer and all persons claiming through the Buyer shall be terminated; (ii) the Buyer's rights under the Contract shall be

cancelled; (iii) all sums previously paid under the Contract shall belong to and be retained by the Seller or other person to whom paid and entitled thereto; (iv) all improvements made to and unharvested crops on the property shall belong to the Seller; and (v) Buyer shall be required to surrender possession of the property, improvements, and unharvested crops to the Seller 10 days after the forfeiture.

(d) **Acceleration of Balance Due.** Give Buyer written notice demanding payment of said delinquencies and payment of a late charge of 5% of the amount of such delinquent payments and payment of Seller's reasonable attorney's fees and costs incurred for services in preparing and sending such Notice and stating that if payment pursuant to said Notice is not received within thirty (30) days after the date said Notice is either deposited in the mail addressed to the Buyer or personally delivered to the Buyer, the entire balance owing, including interest, will become immediately due and payable. Seller may thereupon institute suit for payment of such balance, interest, late charge and reasonable attorneys' fees and costs.

(e) **Judicial Foreclosure.** Sue to foreclose this contract as a mortgage, in which event Buyer may be made liable for a deficiency.

21. **RECEIVER.** If Seller has instituted any proceedings specified in Paragraph 20 and Buyer is receiving rental or other income from the property, Buyer agrees that the appointment of a receiver for the property is necessary to protect Seller's interest.

22. **BUYER'S REMEDY FOR SELLER'S DEFAULT.** If Seller fails to observe or perform any term, covenant or condition of this Contract, Buyer may, after 30 days' written notice to Seller, institute suit for damages or specific performance unless the breaches designated in said notice are cured.

23. **NON-WAIVER.** Failure of either party to insist upon strict performance of the other party's obligations hereunder shall not be construed as a waiver of strict performance thereafter of all the other party's obligations hereunder and shall not prejudice any remedies as provide herein.

24. **ATTORNEYS' FEES AND COSTS.** In the event of any breach of this Contract, the party responsible for the breach agrees to pay reasonable attorneys' fees and costs, including costs of service of notices and title searches, incurred by the other party. The prevailing party in any suit instituted arising out of this Contract and in any foreclosure proceedings arising out of this Contract shall be entitled to receive reasonable attorneys' fees and costs incurred in such suit or proceedings.

25. **NOTICES.** Notices shall be either personally served or shall be sent certified mail, return receipt requested and by regular first class mail to Buyer at 3528 E. Ventura, Fresno, CA 93702, and to Seller at PO BOX 131, Bingen, WA 98605 or such other addresses as either party may specify in writing to the other party. Notices shall be deemed given when served or mailed. Notice to Seller shall also be sent to any institution receiving payments on the Contract.

26. **TIME FOR PERFORMANCE.** Time is of the essence in performance of any obligations pursuant to this Contract.

27. **SUCCESSORS AND ASSIGNS.** Subject to any restrictions against assignment, the provisions of this Contract shall be binding on the heirs, successors and assigns of the Seller and the Buyer.

28. **OPTIONAL PROVISION-SUBSTITUTION AND SECURITY ON PERSONAL PROPERTY.** NOT APPLICABLE.

29. **OPTIONAL PROVISION-ALTERATIONS.** NOT APPLICABLE.

30. **OPTIONAL PROVISION-DUE ON SALE.** NOT APPLICABLE.

31. **OPTIONAL PROVISION-PRE-PAYMENT PENALTIES ON PRIOR ENCUMBRANCES.** NOT APPLICABLE.

32. **OPTIONAL PROVISION-PERIODIC PAYMENTS ON TAXES AND INSURANCE.** NOT APPLICABLE.

33. **ADDENDA.** Any addenda attached hereto are a part of this Contract.

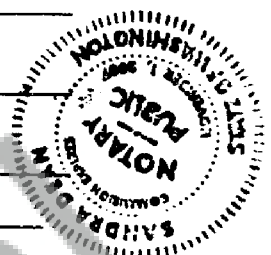
34. **ENTIRE AGREEMENT.** This Contract constitutes the entire agreement of the parties and supersedes all prior agreements and understandings, written or oral. This Contract may be amended only in writing executed by Seller and Buyer.

IN WITNESS WHEREOF the parties have signed and sealed this Contract the day and year first above written.

SELLER(S)
Douglas B. Wesson
 Douglas B. Wesson

BUYER(S)/BORROWER(S)

Maria Flores Anderson



(Space Below This Line For Acknowledgment)
 STATE OF WASHINGTON)
) ss.
 COUNTY OF KICKITAT)

I HEREBY CERTIFY that I know or have satisfactory evidence that Douglas B. Wesson is/are the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in this instrument.

Dated 11-24-2003

Sandra Dean

Notary Public in and for the State of Washington, residing

at Trout Lake, Wa 98650

My appointment expires 11-1-2007

Unofficial Copy

SELLER(S)

Douglas B. Wesson

BUYER(S)/BORROWER(S)

Maria Flores Anderson
Maria Flores Anderson

STATE OF WASHINGTON)
COUNTY OF KICKITAT) ss.

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Dated _____

Notary Public in and for the State of Washington, residing
at _____

My appointment expires _____

