GOOK 25CPAGE 86 151573 AFTER RECORDING MAIL TO: Dec 20 0 23 M '03 Amoser William Upson & Kim C. Upson 909 Prince Ct Address City/State\_\_ Fruita, CO 81521 3CTC 263CX **Deed of Trust** (For Use in the State of Washington Only) First American Title Insurance Company THIS DEED OF TRUST, made this 26 day of December 19: 2003, BETWEEN JOHN KEENAN-MUDRICK & ANNA KEENAN-MUDRICK, HUSBAND AND WIFE GRANTOR. whose address is 9931 Keene Lane, Aumsville, OR (this space for title company use only) and FIRST AMERICAN TITLE INSURANCE COMPANY, a California corporation as TRUSTEE, whose address PO Box 277, Stevenson, WA 98648 WILLIAM UPSON & KIM C. UPSON, HUSBAND AND WIFE BENEFICIARY, whose address is 909 Prince Ct., Fruita, CO 81521 \_, WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale, the following described real property in Skamania County, Washington: The South Half of the Northeast Quarter of the Southwest Quarter of Section 34, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington. Assessor's Property Tax Parcel/Account Number(s): 02-05-34-0-0-0700-00 which real property is not used principally for agricultural or farming purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits thereof. This deed is for the purpose of securing performance of each agreement of grantor herein contained, and payment of the sum of SEVENTY SEVEN THOUSAND DOLLARS AND 00/00

with interest, in accordance with 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 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.

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Dollars (\$ 77,000.00

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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 built 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 debt 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 to the Beneficiary shall be held by the Beneficiary, and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness bereby 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 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 shall be added to and become a part of the debt secured in this Deed of Trust.

## IT IS MUTUALLY AGREED THAT:

- I. 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 said 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 so pay.
- 3. The Trustee shall reconvey all or any part of the property covered by this Doed 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.
- A. Upon default by Grantoe in the payment of any indebtedness secured hereby or in the performance of any agreement contained herein, all suns secured hereby shall immediately become due and payable at the option of the Beneficiary. It is such event and upon written request of 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 shall be distributed to the persons entitled thereto.
- S. Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor had or had 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 taw and of this Deed of crust, which recital 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 the 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 rested with all powers of the original trustee. The trustee is not obligated to notify any party hereto of pending 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 term Beneficiary shall mean the bolder and owner of the note secured hereby, whether or not a secured hereby, whether or not a secured hereby.

M. MEENAN Muduck Anna Keenan-Mudrick De Kernar Maduel John Keenan-Mudrick

## REQUEST FOR FULL RECONVEYANCE Do not record. To be used only when note has been paid.

TO: TRUSTEE.

To: TRUSTEE.

The undersigned is the legal owner and holder of the note and all other indebtedness secured by the within Deed of Trust. Said note, together with all other indebtedness secured by said Deed of Trust, has been fully paid and satisfied; and you are hereby requested and directed, on payment to you of any sums owing to you under the terms of said Deed of Trust, to cancel said note above mentioned, and all other evidence of indebtedness secured by said Deed of Trust delivered to you herewith, together with the said Deed of Trust, and to reconvey, without warranty, to the parties designated by the terms of said Deed of Trust, all the estate now held by you thereunder.

Do not lose or destroy this Deed of Trust OR THE NOTE which it secures. Both must be delivered to the Trustee for cancellation before LPB-22 (11/96)

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ACKNOWLEDGMENT - Individual

On this day personally appeared before me	Keenan-Mudrick &
Anna Keenan-Muc	
to be the individual(s) described in and who executed the within an signed the same as There and voluntary	
GIVEN under my hand and official seal this	day of December vilos
WINDERSEN AND THE STATE OF THE	Nurs Public in and for the State of Washington,
My a	prointment expires
STATE OF WASHINGTON, County of	ACKNOWLEDGMENT - Corporate
On this day of 19 b	fore me, the undersigned, a Notary Public in and for the State of
Washington, duly commissioned and sworn, personally appear	
and	to me known to be the
and Secretary, respec	tively, of to me known to be the
	tively, of
President and Secretary, response	tively, of
President and Secretary, responsible to the corporation that executed the foregoing instrument, and act and deed of said corporation, for the uses and purposes therein mathematical to execute the said instrument and that the seal affixed	acknowledged the said instrument to be the free and voluntary entioned, and on oath stated that
President and Secretary, responsible the corporation that executed the foregoing instrument, and act and deed of said corporation, for the uses and purposes therein m	acknowledged the said instrument to be the free and voluntary entioned, and on oath stated that
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STATE OF WASHINGTON.
County of Skamania ss.