# AFTER RECORDING MAIL TO:

Name AMERITITLE

Address PO Box 735

City/State White Salmon, WA 98672

Doc # 2004155512

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Date: 12/07/2004 11:10A

Filed by: SKAMANIA COUNTY TITLE

Filed & Recorded in Official Records
of SKAMANIA COUNTY

J. MICHAEL GARVISON

AUDITOR

Fee: \$23.88

First American Title

Insurance Company

# **Deed of Trust**

(For Use in the State of Washington Only)

THIS DEED OF TRUST, made this 7 day of DECEMBER 132 2004, BETWEEN\_ DAN HARRIS, A SINGLE PERSON GRANTOR. PO Box 741, Stevenson, WA 98648 whose address is (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 FRANK COX, A SINGLE PERSON BENEFICIARY, whose address is PO Box 1141, Stevenson, WA 98648 WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, SKAMANIA with power of sale, the following described real property in County, Washington: Beginning at a point where the West line of Government Lot 4 of Section 31, Township 3 North, Range 8 East of the Willamette Meridian, intersects with the Northerly right of way line of State Highway No. 8: thence South 60°44' West 86.3 feet along the said right of way line to the initial point of the tract hereby described; thence North 12°30' East a distance of 230.6 feet: thence North 65° East a distance of 210.8 feet; thence South 86°10' East a distance of 252.3 feet to the intersection with the Northerly right of way line of the said State Highway No. 8; thence South 60°44' West along the said right of way line a distance of 587.6 feet to the initial point. Assessor's Property Tax Parcel/Account Number(s): 03-08-31-0-0-1300-00

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

FORTY FOUR THOUSAND & ONE HUNDRED DOLLARS AND NO/100 ollars (\$ 44,100.00 DC,H) 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.

LPB-22 (11/96)

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 a 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, 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 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 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 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 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 in the payment 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 trust 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 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 law and of this Deed of Trust, 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 vested 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 holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

Dan	James

DAN HARRIS

## REQUEST FOR FULL RECONVEYANCE

Do not record. To be used only when note has been paid.

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.

Dated, 19	 

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 reconveyance will be made.

LPB-22 (11/96)

## EXHIBIT 'A'

Commencing at the Southwest corner of the Northwest Quarter of Section 31, Township 3 North, Range 8 East of the Willamette Meridian, said corner is monumented with a brass capped rebar set in mound of stones;

Thence North 63°43'45" East, a distance of 1201.29 feet to a % inch iron diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873" set on the North line of State Highway SR14 and the True Point of Beginning;

Thence North 00°34'37" East, a distance of 108.47 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873";

Thence North 30°02'23" East, a distance of 202.33 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873";

Thence North 66°41'03" East, a distance of 136.48 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873";

Thence South 74°06'49" East, a distance of 259.91 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873" set on said North line of State Highway SR14;

Thence South 60°44'00" West along said North line, a distance of 8.43 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873";

Thence South 29°16'00" East along said North line, a distance of 20.00 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873";

Thence South 60°44'00" West along said North line, a distance of 516.77 feet to a % inch diameter rebar topped with a yellow plastic survey cap inscribed "BELL DESIGN 11873" and the True Point of Beginning.

STATE OF WASHINGTON,	ACKNOWLEDGMENT - Individual	
County of Skamanics ss.		
On this day personally appeared before me	Dan Harris	
	to me known	
Ltsc.	within and foregoing instrument, and acknowledged that	
GIVEN under my hand and official seal this	10 day of November 200t	
WINDERSEN AND EXPIRES OF AN ANALYSIS OF AN AND EXPIRES OF AN AND E	Notary Public in and for the State of Washington, residing at My appointment expires 7-17-2006	
STATE OF WASHINGTON, ss.	ACKNOWLEDGMENT - Corporate	
County of		
	19, before me, the undersigned, a Notary Public in and for the State of	
Washington, duly commissioned and sworn, personal	to me known to be the	
President and Secre	etary, respectively, of	
	rument, and acknowledged the said instrument to be the free and voluntary	
act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that		
authorized to execute the said instrument and that the	seal affixed (if any) is the corporate seal of said corporation.	
Witness my hand and official seal hereto affixed the day and year first above written.		
·		
	Notary Public in and for the State of Washington, residing at	
	My appointment expires	
WA-46A (11/96)		
This jurat is page of and is attached	to dated	