

151844

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AFTER RECORDING RETURN TO:

RANDALL E. FERGUSON  
FERGUSON & SCHOENFELD, PLLC  
805 BROADWAY, SUITE 735  
VANCOUVER, WA 98660

FILED  
SKAMANIA CO., WASH  
BY SKAMANIA CO., TITLE

JAN 28 10 39 AM '04

*U. Jermann*  
J. MICHAEL FERGUSON

1-28-04  
checked by  
noted by  
1-28-04  
S.M.

SCC 26368

DEED OF TRUST

Grantor (Borrower):  
Beneficiary (Lender):

DANNY C. HODGE and LEANN M. HODGE, husband and wife  
DEAN R. BJUR and ARLENE E. BJUR, Trustees of The Dean and  
Arlene Bjur Living Trust dated April 3, 1996  
RANDALL E. FERGUSON, Attorney-at-Law

Grantee (Trustee):  
Legal Description:

Located on the property lying E. of Forest Service Road N71 (9015) in  
the N  $\frac{1}{2}$  of the NW  $\frac{1}{4}$  of the SE  $\frac{1}{4}$  of the NE  $\frac{1}{4}$  of Sec. 18, T7N, R6E  
WM

Assessor's Tax Parcel No:

07-06-18-4-1-0401-00

*at AB 11*

THIS DEED OF TRUST made this 23 day of January 2004, between DANNY C. HODGE and LEANN M. HODGE, Grantor, whose address is 4715 NW 127<sup>th</sup> Street, Vancouver, WA 98685 RANDALL E. FERGUSON, Attorney at Law, Trustee, whose address is 805 Broadway, Suite 735, Vancouver, WA 98660, and DEAN R. BJUR and ARLENE E. BJUR, Trustees of The Dean and Arlene Bjur Living Trust dated April 3, 1996, Beneficiary, whose address is 26214 NE 37<sup>th</sup> Avenue, Ridgefield, WA 98642.

WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in trust, with power of sale, the following described real property in Skamania County, Washington:

A-FRAME CABIN and OUTBUILDINGS (as is condition) located on the property lying East of Forest Service Road N 71 (9015) in the North one-half of the Northwest one-quarter of the Southeast one-quarter of the Northeast one-quarter of Section 18, Township 7 North, Range 6 East W.M. Together with and subject to a 60 foot easement for ingress and egress over and across the following described property. The center line of the 60 foot easement shall be as follows: Beginning at the center line of Forest Service Road N 71 (9015) and the South line of the N  $\frac{1}{2}$  of NW  $\frac{1}{4}$ , SE  $\frac{1}{4}$ , NE  $\frac{1}{4}$  of Section 18, 89 feet East of the S.W. corner of the E  $\frac{1}{2}$ , NW  $\frac{1}{4}$ , NE  $\frac{1}{4}$ , SE  $\frac{1}{4}$ , NE  $\frac{1}{4}$ . Section 18, Township 7 North, Range 6 East, W.M.

Which real property is not used principally for agricultural purposes, together with all the tenements, hereditaments, and appurtenances now or hereafter belonging or in any way appertaining, and the rents,

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issues, and profits, of the property.

This Deed is for the purpose of securing performance of each agreement of Grantor contained in this Deed of Trust, and payment of the sum of Eighty Thousand and 00/100 Dollars (\$80,000.00) with interest, in accordance with the terms of the promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor, and all renewals, modifications and extensions of the note, and also such further sums as may be advanced or loaned by the Beneficiary to Grantor, or any of the Grantor's successors or assigns, together with interest thereon at the rate agreed upon.

**DUE DATE:** The entire balance of the promissory note secured by this Deed of Trust, together with any and all interest accrued thereon, shall be due and payable in full on November 30, 2033, unless paid earlier under the terms of the Promissory Note.

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 10% more 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 herein 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 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 shall 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.

IF W/REDACTED FLORIDA - CBA'S BEAMANA SALE TO SECURE DEED OF TRUST - W/REDACTED

**DEED OF TRUST**



7. Should Grantor convey, sell, assign, refinance, contract to convey, grant an option to buy, permit a foreclosure or sell any interest in the property, then the entire balance of the Promissory Note, including any accrued interest, shall become immediately due and payable.

**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 the Beneficiary to be applied to said obligation.

2. By accepting payment of any sums 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 a 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 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 the 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 the 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 encumbrances 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.

IF WORDS IN CLARENCE-CORRECTION: CORRECTION: SALE TO BE CONVEYED OF TRUST: BE AVOID

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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.

Danny C. Hodge  
DANNY C. HODGE

Leann M. Hodge  
LEANN M. HODGE

STATE OF WASHINGTON )  
COUNTY OF CLARK )

On this day personally appeared before me, DANNY C. HODGE to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he signed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

Beverly A. Volante  
NOTARY PUBLIC in and for the State of Washington, residing at Vancouver  
My appointment expires: 12-31-05

STATE OF WASHINGTON )  
COUNTY OF CLARK )

On this day personally appeared before me, LEANN M. HODGE to me known to be the individual described in and 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.

Beverly A. Volante  
NOTARY PUBLIC in and for the State of Washington, residing at Vancouver  
My appointment expires: 12-31-05

# WOLDOAT ACLEBNTS-CLONDA-CVLR ESEAMANA SALE TO BOOK DEED OF TRUST - WOLDOAT

DEED OF TRUST

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**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 evidences 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 \_\_\_\_\_

Dated \_\_\_\_\_

OF WORD DATA CREDITORS - CLONING - CBA IN WISCONSIN SALE TO RECONVEYANCE OF TRUST - WISCONSIN

**DEED OF TRUST**