When recording mail to: CLARK COUNTY TITLE 1400 WASHINGTON STREET, STE. 100 VANCOUVER, WA 98660

Doc # 2006162841 Page 1 of 4 Date: 09/01/2006 10:58A
Filed by: CLARK COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY J. MICHAEL GARVISON **AUDITOR** Fee: \$36.00

Escrow No.:00111247

## **DEED OF TRUST**

(For use in the state of Washington only)

THIS DEED OF TRUST, made this 31ST day of AUGUST, 2006, between DEREK HOYTE, an unmarried man and COLUMBIA CREST PARTNERS LLC, a Washington Limited Liability

as GRANTOR(S), whose address is PO BOX 475 WASHOUGAL, WA 98671

and COWLITZ COUNTY TITLE COMPANY

whose address is 1159 14TH AVENUE, LONGVIEW, WA 98632

and COMMONWEALTH LAND TITLE INSURANCE COMPANY AND CLARK COUNTY TITLE COMPANY

as BENEFICIARY

whose address is 1400 Washington Street #100, Vancouver, WA 98660

WITNESSETH: Grantor(s) hereby bargain(s), sell(s) and convey(s) to Trustee in Trust, with power of sale, the following described real property in SKAMANIA County, Washington:

See Exhibit A attached hereto and made a part hereof.

Abbreviated Legal: Section 20, Township 1N, Range 5E

Tax Parcel Number(s): 01-05-20-0-0-0100-00

which real property is not used principally for agricultural or farming purposes, together with all tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits

This deed is for the purpose of securing performance of each agreement of Grantor herein contained, and of an indemnity dated August 31, 2006, 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.

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

To protect the security of this Deed of Trust, Grantor covenants and agrees:

- 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.
- 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.

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- 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 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

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.

7.DUE ON SALE: (OPTIONAL - Not applicable unless initialed by Grantor and Beneficiary) The property described in this security instrument may not be sold or transferred without the Beneficiary's consent. Upon breach of this provision, Beneficiary may declare all sums due under the note and Deed of Trust immediately due and payable, unless prohibited by applicable law.

Grantor (Initials)	Beneficiary (Initials)

## IT IS MUTUALLY AGREED THAT:

- 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 thereof as may be necessary to fully satisfy the obligation secured hereby, shall be paid to Beneficiary to be applied to said obligation.
- 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.
- The Trustees 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 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.
- 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 purchasers and encumbrances for
- 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.
- In the event of the death, incapacity or 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.
- 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, successors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.
  - ADDITIONAL TERMS AND CONDITIONS: (Check One)

a. NONE

b. \( \Pi \) As set forth on the attached " **Exhibit A**" which is incorporated by this reference.

(NOTE: If neither a nor b is checked, then option "a" applies)

DEREK HO

S. KELLY MCDONALD
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
STATE OF WASER 19, 2009
COUNTY OF CLARK

Notary Public in and for the State of Washington Residing at VANCONVEY

My appointment expires: 9 19 09

I certify that I know or have satisfactory evidence that **DEREK HOYTE** is the person who appeared before me, and said person acknowledged that he signed this instrument as **Means** of the **COLUMBIA CREST PARTNERS**, **LLC** and acknowledged to me that he signed and sealed this said instrument as his free and voluntary act and deed for the uses and purposes mentioned, and on oath stated he was authorized to execute said instrument.

Dated 8/31/06

S. KELLY MCDONALD
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
SEPTEMBER 19, 2009

Notary Public in and for the State of Washington
Residing at Macanel
My commission expires 9-19-09

## 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

A portion of the South half of the South half of Section 17 and Government Lots 1, 2 and 3, in Section 20, all in Township 1 North, Range 5 East, Willamette Meridian, Skamania County, Washington, described as follows:

BEGINNING at the intersection of the South right of way line of State Highway 14, with the East line of the West 390 feet of Government Lot 1, said point being the most Westerly Northwest corner of the Grams Tract as described in Book 50 of Deeds at page 31 (recorded June 25, 1962), Skamania County Auditor's Records; thence Northeasterly along the South right of way of State Highway 14 for a distance of 215 feet, more or less, to the Northwest corner of the excepted parcel noted in the Grams Tract; thence South 73.45 feet, more or less, to the Southwest corner of said excepted parcel; thence North 84°30' East 162.00 feet to the Southeast corner of said excepted parcel; thence North along the East line of said excepted parcel, 110 feet, more or less, to the South right of way line of State Highway 14; thence Northeasterly along said South right of way line 145 feet, more or less, to the North line of Section 20; thence East along the line between Sections 17 and 20 for a distance of 1000 feet, more or less, to a point that is 1850 feet East of the Southwest corner of Section 17, said point being the Southeast corner of the U.S.A. Tract as described in Book 121 of Deeds, at page 379, Skamania County Auditor's Records; thence North 268 feet, more or less, to the South right of way line of State Highway 14 and the Northeast corner of the U.S.A. Tract; thence Northeasterly and Easterly along said South right of way line 2500 feet, more or less, to a point that is 140.00 feet Westerly (as measured along said right of way line) from Engineer's Station 331+00, 50.00 feet right (Sheet 3 of 6, State Road No. 8, Wing Creek to Prindle, dated June 24, 1927); thence South (parallel with the West line of Government Lot 1 of Section 20), 970.00 feet; thence Southwesterly 3750 feet, more or less, to a point on the East line of the West 390 feet of Government Lot 1, that is 810.00 feet South of the Point of Beginning; thence North 810.00 feet to the Point of Beginning.

That portion of the Southwest quarter of Section 17, Township 1 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, lying Southerly of the Southerly right of way line of the Evergreen Highway as presently located and established.

**EXCEPTING** the following described tract of land:

BEGINNING at a point on the South line of the said Section 17, a distance of 1850 feet East of the Southwest corner of the said Section 17; thence North 268.5 feet, more or less, to the Southerly right of way line of the said Evergreen Highway; thence in an Easterly direction along the Southerly line of the said highway to the center line running North and South through the said Section 17; thence South along the said center line to the quarter corner on the South line of the said Section 17; thence West along the South line of the said Section 17 to the Point of Beginning.