

When Recorded Return To:

AMERICAN GENERAL FINANCIAL SERVICES INC
FISHER'S VILLAGE
3000 SE 164TH AVE STE 111
VANCOUVER WA 98683-9314

118444 (Space Above This Line For Recording Data)

DEED OF TRUST

THIS DEED OF TRUST ("Security Instrument") is given on DECEMBER 10, 2007
MONTH DAY, YEAR

The grantor is
TODD S. CORNER AND PEGGY L CORNER, HUSBAND AND WIFE

("Borrower"). The Trustee is CLARK COUNTY TITLE
("Trustee"). The beneficiary (grantee) is American General Home Equity, Inc., which is organized and existing
under the laws of Delaware, and whose address is FISHER'S VILLAGE
3000 SE 164TH AVE STE 111 VANCOUVER, WA 98683-9314

Washington ("Lender"). Borrower, in consideration of the indebtedness herein created and the trust herei
created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described
property located in the county of SKAMANIA, State of Washington:

THE LAND REFERRED TO IN THIS COMMITMENT IS SITUATED IN THE COUNTY
OF SKAMANIA, STATE OF WASHINGTON AND IS MORE FULLY DESCRIBED IN
THE ATTACHED EXHIBIT A

LOT(3). OF SP3-140

Lot Block
Plot or Section
Township Range.

Full legal description, if not set forth above, is attached as document page number 6.

which has the address of 122 FULLER RD

CARSON WA 98610 (herein "Property Address")

Prior Instrument Reference Volume Page; Assessor's Property Tax Parcel or
Account No. 03 08 17 3 00 502 00

To secure to Lender the repayment of the indebtedness evidenced by Borrower's Promissory Note/loan
agreement dated 12/10/07 and extensions and renewals thereof (herein "Note") in the principal
MONTH / DAY / YEAR

sum of SIXTY THOUSAND FOUR HUNDRED EIGHTY-ONE DOLLARS AND TWENTY-TWO
CENTS Dollars

(U. S. \$ 60481.22) with interest thereon, providing for monthly installments of principal and
interest, with the balance of the indebtedness, if not sooner paid, due and payable on
12/20/22, the payment of all other sums, with interest thereon, advanced in accordance
MONTH / DAY / YEAR

herewith to protect the security of this Deed of Trust, and the performance of the covenants and agreements of
Borrower herein contained.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements,
rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all
fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this
Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right
to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances
of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property
against all claims and demands, subject to any encumbrances of record.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with any excess paid to Borrower. In the event of a partial taking of the Property, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the proceeds multiplied by the following fractions: (a) the total amount of the sums secured immediately before the taking, divided by (b) the fair market value of the Property immediately before the taking. Any balance shall be paid to Borrower.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repair of the Property or to the sums secured by this Security Instrument whether or not then due.

Unless the Note provides otherwise, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

10. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note, (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

12. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower.

13. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

14. Governing Law; Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

15. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised if the exercise of this option by Lender is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

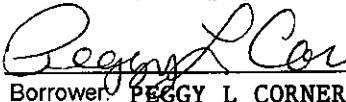
17. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note had no acceleration occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 16.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE
UNDER SUPERIOR MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Deed of Trust to give notice to Lender, at Lender's address set forth on page one of this Deed of Trust, of any default under the superior encumbrance and of any sale or other foreclosure action.

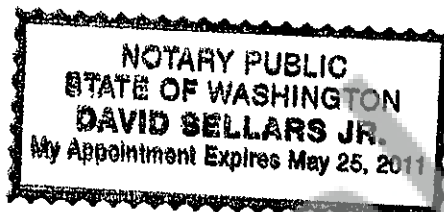
IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.


Borrower: TODD S CORNER


Borrower: PEGGY L CORNER

Witness:

Witness:



STATE OF WASHINGTON, CLARK COUNTY ss:

On this 10th day of December 2007
MONTH YEAR

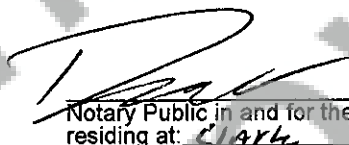
before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn personally appeared

TODD S. CORNER AND PEGGY L CORNER, HUSBAND AND WIFE

to me known to be the individual(s) described in and who executed the foregoing instrument, and acknowledged to me that He / She / They signed and sealed the said instrument as His / Her / Their free and voluntary act and deed, and for the uses and purposes therein mentioned.

WITNESS my hand and official seal affixed the day and year in this certificate above written.

5/25/2011
My Commission expires: (MONTH DAY, YEAR)


Notary Public in and for the State of Washington
residing at: CLARK

REQUEST FOR RECONVEYANCE TO TRUSTEE:

The undersigned is the holder of the Note or Notes secured by this Deed of Trust. Said Note or Notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said Note or Notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Date _____
(MONTH DAY, YEAR)

(Space Below This Line Reserved for Lender and Recorder)

Title Order No.: 00118444

EXHIBIT "A"

**Lot 3 of the STRODE SHORT PLAT, recorded in Book "3" of SHORT PLATS, page 140,
records of Skamania County, Washington.**

Unofficial
Copy