AFN #2009172803 Recorded 05/11/09 at 11:21 AM DocType: TRST Filed by: CLARK COUNTY TITLE COMPANY Page: 1 of 9 Auditor J. Michael Garvison Skamania County, wa

WHEN RECORDED RETURN TO:

RONALD AND SHERYL MALFAIT 31914 SE 17TH ST WASHOUGAL, WA 98671

CCT 00126283 SP

## **DOCUMENT TITLE(S):**

**DEED OF TRUST** 

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

2009172685 RE-RECORD TO AMEND LEGAL DESCRIPTION

## **GRANTOR:**

- 1. DULO, VASTLAV
- 2. DULO, LUYBOV

### **GRANTEE:**

- 1. MALFAIT, RONALD S.
- 2. MALFAIT, SHERYL

## TRUSTEE:

CLARK COUNTY TITLE COMPANY

# ABBREVIATED LEGAL DESCRIPTION:

Lot(s) 1 & 3, of SP3-340

Full Legal Description located on Page 6

# TAX PARCEL NUMBER(S):

01 05 05 0 0 1001 00

☐ If this box is checked, then the following applies: I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.	I
Signature	

LPB-01-05

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AFN #2009172685 Recorded 04/27/09 at 02:49 PM DocType: TRST Filed by: CLARK COUNTY TITLE COMPANY Page: 1 of 4 Auditor J. Michael Garvison Skamania County,

When recording mail to: Ronald S and Sheryl Malfait 31914 SE 17th St Washougal, WA 98671

#### Deed of Trust

00126283 SP

(For use in the state of Washington only)

THIS DEED OF TRUST, made this 22nd day of April, 2009, between Vastlav Dulo and Luybov Dulo, husband and wife,

as GRANTOR(S), whose address is 34404 NE 5th Street, Washougal, WA 98671

and Clark County Title Company

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

and Ronald S and Sheryl Malfait

as BENEFICIARY

whose address is 31914 SE 17th St, Washougal WA 98671

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: Lots 1 & 3, of SP3-340

Tax Parcel Number(s): 01050500100100, 01050500100300

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 payment of the sum of Forty-Two Thousand Dollars (\$ 42,000.00) 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.

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 April 27, 2011

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.
- 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.

Doti Rev. (06/12/06)

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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 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:

- 8. 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.
- 10. 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.
- 11. 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.
- 12. 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 facic evidence of such compliance and conclusive evidence thereof in favor of bona fide purchasers and encumbrances for value.
- 13. 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.
- 14. 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.
- 15. 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.
  - 16. 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)

Voff 1, 2 C

Vastlav Dulo

Lurbov Dulo

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STATE OF WASHINGTON COUNTY OF CLARK

I certify that I know or have satisfactory evidence that Vastlav Dulo and Luybov Dulo are the persons who uppeared before me, and said persons acknowledged that they signed this instrument and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 4-22-09

STEPHANIE A. PITTS
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
AUGUST 29, 2010 865365556368

A The

Stephanie Pitts Notary Public in and for the State of Washington Residing in Vancouver My appointment expires: 8-29-10

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		4
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## Exhibit "A"

Lots 1 and 3 of SHORT PLATS, recorded in Book "3" of SHORT PLATS, page 304, records of Skamania County, Washington.

EXCEPT that portion Quieted and Deeded into Luella Patton by Decree filed under Superior Court Cause No. 00-2-00083-1, records of Skamania County, Washington, and by Book 226, page 356, Skamania County Records.

Said Deed was modified under Auditor's File No. 2009172605.

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State of Washington County of Skamania

I, J. Michael Garvison, Skamania County Auditor, do hereby certify that the foregoing instrument is a true and correct copy of the document now on file or recorded in my office.

In witness whereof, I hereunto set my hand and official seal this day of J. Michael Garvison, Skamania County Auditor

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March 31, 2009 Job No. 4197

## CANYON CREEK ROAD REVISED LOT ONE

A tract of land in the Southeast quarter of Section 5, Township 1 North, range 5 East of the Willamette Meridian, Skamania County, Washington, being more particularly described as follows:

BEGINNING at the Southeast corner of Lot One of the Moreno Short Plat as recorded in Book 3 of Short Plats, Page 304, Plat Records, Skamania County, Washington, said point being on the North right-of-way line of Canyon Creek Road (being 50.00 feet from centerline); THENCE N46°01'54"W, along said North line, 271.27 feet to a 5/8" diameter iron rod now there (March 29, 2009); THENCE N01°09'06"E, 538.79 feet to a 5/8" diameter from rod now there (March 29, 2009) set on the North line of that 40.00 foot wide access an utility easement as depicted on said Moreno Short Plat; THENCE N39°58'27"W, along said North line, 36.29 feet; THENCE N49°01'13"W, continuing along said North line, 44.91 feet; THENCE N65°49'24"W, continuing along said North line, 99.37 feet; THENCE N73°11'22"W, continuing along said North line, 33.92 feet; THENCE N60°22'44"W, continuing along said North line, 6.65 feet to a 5/8" diameter iron rod now there (March 29, 2009); THENCE N24°32'01"E, departing from said North line, 120.00 feet to the North line of that tract of land conveyed to Meredith by Statutory Warranty Deed recorded under AFN 2005158276, Deed Records, Skamania County, Washington; THENCE S65°11'33"E, along said North line, 95.82 feet to a 5/8" diameter iron rod now there (March 29, 2009); THENCE S65°11'33", 275.50 feet to the East line of said Lot One; THENCE S01°11'00"W, along said East line, 791.60 feet to the point of beginning.

Skamania County Assessor

Date 4-3-2 09 Parcel# 1-5-5-100 2
1-5-5-1003

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March 31, 2009 Job No. 4197

## CANYON CREEK ROAD REVISED LOT THREE

A tract of land in the Southeast quarter of Section 5, Township 1 North, range 5 East of the Willamette Meridian, Skamania County, Washington, being more particularly described as follows:

Skamania County Assessor

Skamania County Assessor

COMMENCING at the Southeast corner of Lot One of the Moreno Short Plat as recorded in Book 3 of Short Plats, Page 304, Plat Records, Skamania County, Washington, said point being on the North right-of-way line of Canyon Creek Road (being 50.00 feet from centerline); THENCE N46°01'54"W, along said North line, 271.27 feet to a 5/8" diameter iron rod now there (March 29, 2009); THENCE N01°09'06"E, 538.79 feet to a 5/8" diameter iron rod now there (March 29, 2009) set on the North line of that 40.00 foot wide access an utility easement as depicted on said Moreno Short Plat; THENCE N39°58'27"W, along said North line, 36.29 feet; THENCE N49°01'13"W, continuing along said North line, 44.91 feet; THENCE N65°49'24"W, continuing along said North line, 99.37 feet; THENCE N73°11'22"W, continuing along said North line, 33.92 feet; THENCE N60°22'44"W, continuing along said North line, 6.65 feet to a 5/8" diameter iron rod now there (March 29, 2009), said point being the TRUE POINT OF BEGINNING of the parcel herein described; THENCE N24°32'01"E, departing from said North line, 120.00 feet to the North line of that tract of land conveyed to Meredith by Statutory Warranty Deed recorded under AFN 2005158276, Deed Records, Skamania County, Washington; THENCE N65°11'33"W, along said North line, 33.83 feet to a 1/2" diameter iron rod now there (March 29, 2009); THENCE N56°33'13"W, continuing along the North line of said Meredeth tract, 160.06 feet to the North line of Lot Three of said Moreno Short Plat; THENCE N89°23'17"W, along the North line of said Lot Three, 389.30 feet to the North right-of-way line of said Canyon Creek Road; THENCE Southeasterly, along said right-of-way line, along the arc of a 1482.50 foot radius curve, concave Westerly, through a central angle of 03°03'08", an arc distance of 78.97 feet; THENCE S26°23'54"E, continuing along said North line, 287.32 feet; THENCE Southeasterly, continuing along said North line, along the arc of a 523.00 foot radius curve, concave Northerly, through a central angle of 05°49'33", an arc distance of 53.18 feet; THENCE N63°15'00"E, 350.47 feet to the point of beginning. TOGETHER WITH THE FOLLOWING DESCRIBED TRACT OF LAND: @

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March 31, 2009 Job No. 4197 Revised Lot Three Page Two

A tract of land in the Southeast quarter of Section 5, Township 1 North, range 5 East of the Willamette Meridian, Skamania County, Washington, being all that portion of Lot Three of the Moreno Short Plat as recorded in Book 3 of Short Plats, Page 304, Plat Records, Skamania County, Washington lying Southwesterly of Canyon Creek Road, being more particularly described as follows:

COMMENCING at the Southeast corner of Lot One of the Moreno Short Plat as recorded in Book 3 of Short Plats, Page 304, Plat Records, Skamania County, Washington, said point being on the North right-of-way line of Canyon Creek Road (being 50.00 feet from centerline); THENCE N46°01'54"W, along said North line, 271.27 feet to a 5/8" diameter iron rod now there (March 29, 2009); THENCE N01°09'06"E, 538.79 feet to a 5/8" diameter iron rod now there (March 29, 2009) set on the North line of that 40.00 foot wide access an utility easement as depicted on said Moreno Short Plat; THENCE N39°58'27"W, along said North line, 36.29 feet; THENCE N49°01'13"W, continuing along said North line, 44.91 feet; THENCE N65°49'24"W, continuing along said North line, 99.37 feet; THENCE N73°11'22"W, continuing along said North line, 33.92 feet; THENCE N60°22'44"W, continuing along said North line, 6.65 feet to a 5/8" diameter iron rod now there (March 29, 2009); THENCE N63°15'00"E, departing from said North line, 153.20 feet to the North line of that tract of land conveyed to Meredith by Statutory Warranty Deed recorded under AFN 2005158276, Deed Records, Skamania County, Washington; THENCE N65°11'33"W, along said North line, 129.66 feet to a 1/2" diameter iron rod now there (March 29, 2009); THENCE N56°33'13"W, continuing along the North line of said Meredeth tract, 160.06 feet to the North line of Lot Three of said Moreno Short Plat; THENCE N89°23'17"W, along the North line of said Lot Three, 389.30 feet to the North right-of-way line of said Canyon Creek Road; THENCE N89°23'17"W, along the Westerly extended North line of said Lot Three, 93.34 feet to the Southerly right-of-way line of said Canyon Creek Road, said point being the TRUE POINT OF BEGINNING of the parcel herein described; THENCE N89°23'17"W, along the North line of said Lot Three, 134.56 feet to the Northwest corner thereof; THENCE S17°49'24"E, along the west line of said Lot Three, 163.59 feet; THENCE S23°39'55"E, continuing along said West line, 135.32 feet; THENCE S36°22'18'E, continuing along said West line, 19.03 feet to the Southwest corner of said Lot Three; THENCE N60°00'00"E, along the most Westerly South line of said Lot Three, 122.93 feet to the Southerly right-of-way line of said Canyon Creek Road; THENCE N26°23'54"W, along said right-of-way line, 125.51 feet; THENCE N63°36'06"E, continuing along said rightof-way line, 30.00 feet; THENCE Northwesterly, continuing along said right-of-way line, along the arc of a 1402.50 foot radius curve, concave Westerly, through a central angle of 04°57'45", an arc distance of 121.48 feet to the point of beginning.