

AFTER RECORDING MAIL TO:

Amerititle
PO Box 1609
Roseburg, OR 97470

Filed for Record at Request of
Columbia Gorge Title
Escrow Number: S16-0424JA

DEED OF TRUST

(For use in the State of Washington only)

THIS DEED OF TRUST, made this 21 day of December, 2016 between Frank G. Webster and Amy M. White, husband and wife, GRANTORS, whose address is 3806 SE 34th Ave., Portland, Oregon 97202, Amerititle, TRUSTEE, whose address is PO Box 1609, Roseburg, Oregon 97470 and Mildred Boucher, a widow BENEFICIARY, whose address is 6444 NE Going Street, Portland, Oregon 97218.

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

Abbreviated Legal: Ptn. Lot 5, Lots 6-14 Blk 6, Lots 13-14, Ptn. Lots 2-7 Blk 7 Cook Townsite A/33 & Ptn. SEC 27, T3N, R9E W.M.

For Full Legal See Attached Exhibit "A"

Tax Parcel Number(s): 03-09-34-2-1-0200-00

which real property is not used principally for agricultural 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 of the property.

This Deed of Trust is for the purpose of securing performance of each agreement of Grantors herein contained in this Deed of Trust, and payment of the sum of NINETY THOUSAND AND NO/100 Dollars (\$90,000.00) 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 of the note, and also such further sums as may be advanced or loaned by Beneficiary to Grantors, or any of the Grantors' 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 February 1, 2018.

To protect the security of this Deed of Trust, Grantors covenant and agree:

1. To keep the property in good condition and repair; to permit no waste of the property; to complete any building, structure, or improvement being built or about to be built on the property; to restore promptly any building, structure, or improvement on the property 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 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 Grantors. The amount collected under any insurance policy may be applied upon any indebtedness secured by this Deed of Trust 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 Grantors 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 by this Deed of Trust and Trustee's and attorney's fees actually incurred, as provided by statute.

6. Should Grantors fail to pay when due any taxes, assessments, insurance premiums, liens, encumbrances, or other charges against the property. Beneficiary may pay the same, and the amount so paid, with interest at the rate set forth in the note secured by this Deed of Trust, 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.

AM EW
Grantor (Initials)

MB POA NBE
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 as may be necessary to fully satisfy the obligation secured by this Deed of Trust shall be paid to Beneficiary to be applied to said obligation.

9. By accepting payment of any sum secured by this Deed of Trust 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 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 Grantors 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 Grantors in the payment of any indebtedness secured by this Deed of Trust or in the performance of any agreement contained in this Deed of Trust, all sums secured by this Deed of Trust shall immediately become due and payable at the option of the Beneficiary, subject to any cure period provided in the note secured by this Deed of Trust. 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; and (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 all right, title and interest in the real and personal property which Grantors had or had the power to convey at the time of the execution of this Deed of Trust, and such as Grantors 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 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 absence, death, incapacity, disability, or resignation of Trustee, or at the discretion of the Beneficiary, 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 an action or proceeding in which Grantors, 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 his/her/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.

16. ADDITIONAL TERMS AND CONDITIONS: (check one)

a. NONE

OR

b. As set forth on the attached "Exhibit B" which is incorporated by this reference.

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

Dated: 12/21/2016
[Signature]
Frank G. Webster

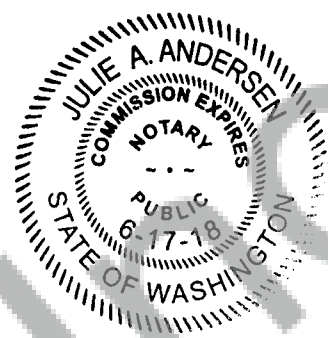
[Signature]
Amy M. White

STATE OF Washington }
COUNTY OF Skamania } SS:

I certify that I know or have satisfactory evidence that **Frank G. Webster & Amy M. White** the person(s) who appeared before me, and said person(s) acknowledged that they signed this instrument and acknowledge it to be their free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: December 21, 2016 [Signature]

Julie A. Andersen
Notary Public in and for the State of Washington
Residing at: Carson, Washington
My appointment expires: June 17, 2018



UNOFFICIAL COPY

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 _____, _____

Exhibit "A"

A tract of land located in the Southeast Quarter of Section 27 and the Northeast Quarter of Section 34, Township 3 North; Range 9 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

All that real property described in Deed filed in Book 118, Page 21, Skamania County:

Parcel 1: The easterly 8.6 feet of Lot 5, and all of Lots 6 through 14 of Block 6, of the TOWNSITE OF COOKS.

Parcel 2: All of Block 7, TOWNSITE OF COOKS, excepting the following: Lot 1; that portion of Lots 2 through 8 lying southerly of a line 85 feet distant from and parallel with the south line of the said Block 7, and Lots 9 through 12 of said Block 7.

Parcel 3: A tract of land located in the SW quarter of the SE quarter of Section 27, Township 3 North, Range 9 East., W.M., more particularly described as follows: Beginning at a point on the south line of the said Sec. 27 W 243 feet from the SE corner of the SW quarter of the SE quarter of the said Sec. 27; thence N 23 deg. 08 min. W 44 ft.; thence N 28 deg. E 209 ft, to intersection with the Taylor & Graves Rd.; thence westerly following said road 471 ft. to a point parallel and in line with the east line of the parkway bordering on the west side of the former school district grounds; thence S 23 deg., 08 min. E 80 ft. to the S line of the said Sec. 27, said point being the northwest corner of the said school district grounds; thence E 207 ft. more or less to POB.

Parcel 4: A tract of land located in the Southwest Quarter of the Southeast Quarter of Section 27, Township 3 North, Range 9 E., W.M., Skamania County, Washington, more particularly described as follows: Beginning on the section line between Sections 27 and 34, Township 3 N, Range 9 E., W.M., said point being the southeast corner of Lot 15 of Block 6 of the TOWNSITE OF COOKS according to the official plat thereof, and 539.3 ft., more or less, N 88 deg. 44 min. W of the Southeast corner of the Southwest Quarter of the Southeast Quarter of the said Section 27; thence South 88 deg. 44 min. E 78.8 ft., more or less, along the South line of the said Section 27 to the northwest corner of Lot 14 of Block 7 of the TOWNSITE OF COOKS aforesaid; thence North 23 deg. 08 min. West 32.6 ft.; thence South 66 deg. 52 min. West 73.6 ft., more or less, to the point of beginning.

TOGETHER WITH all water rights and personal property attendant thereto.

AND ALSO:

The West 31.7 feet of that area in Lots 1, 2, 3, 4, 5, 6, 7 and 8 of Block 7, Townsite of Cooks South of a line 85 feet North of and parallel to the South lines of said Lots 1, 2, 3, 4, 5, 6, 7 and 8 of Block 7, Townsite of Cooks.

AND ALSO:

That area in Lot 1 of Block 7, Townsite of Cooks North of a line 85 feet North of and parallel to the South lines of said Lots 1, 2, 3, 4, 5, 6, 7 and 8 of Block 7, Townsite of Cooks.

LESS:

All that area in Lots 2,3,4,5,6 & 7, Block 7, Townsite of Cooks North of a line 85 feet North and parallel to the South lines of said Lots 2,3,4,5,6 & 7, Block 7, Townsite of Cooks, laying East of a line that is parallel and East of the West line of said Lot 1, a distance of 27.3 feet.

LESS:

All that area in Lot 13, Block 7, Townsite of Cooks laying East of a line that is parallel and East of the West line of said Lot 13, a distance of 27.3 feet.

LESS:

A tract of land located in the Southwest quarter of the Southeast quarter of Section 27, Township 3 North, Range 9 East, W.M., more particularly described as follows: Beginning at a point on the south line of the said Section 27 which is West, 243 feet from the Southeast corner of the Southwest quarter of the Southeast quarter of the said Section 27; thence N 23 08'00" W, a distance of 44 feet; thence Southwesterly a distance of 110 feet, more or less to the Easternmost corner of Lot 14, Block 7, Townsite of Cooks; thence East along the North line of the Plat of Cooks, 120.6 feet to the Point of Beginning.

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Exhibit "B"

As an express condition of Beneficiary making the loan secured by this Deed of Trust, Grantor shall not further encumber, pledge, mortgage, hypothecate, place any lien, charge or claim upon, or otherwise give as security the property or any interest therein nor cause or allow by operation of law the encumbrance of the Trust Estate or any interest therein without the written consent of Beneficiary even though such encumbrance may be junior to the encumbrance created by this Deed of Trust. Encumbrance of the Property contrary to the provisions of this provision shall constitute a default and Beneficiary may, at Beneficiary's option, declare the entire balance of principal and interest immediately due and payable, whether the same be created by Grantor or an unaffiliated third party asserting a judgment lien, mechanic's or materialmen's lien or any other type of encumbrance or title defect.

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