AFN #2019000079 Recorded Jan 22, 2019 08:30 AM DocType: TRST Filed by: Simplifile Page: 1 of 5 File Fee: \$104.00 Auditor Robert J. Waymire Skamania County, WA

When recorded return to: R. Bryce Sinner Landerholm, P.S. P.O. Box 1086 Vancouver, WA 98666-1086

## **DEED OF TRUST**

(For use in the State of Washington only)

C112114

THIS DEED OF TRUST, made this 3rd day

day of JANNARRY 2019

between

Diane F Cates, Trustee, Cates Family Revocable Living Trust UTA dated November 2, 2017, as GRANTOR(S), whose address is 721 Wantland Road, Washougal, WA 97671

and

CLENEX COUNTY TITLE as TRUSTEE,

whose address is 1400 WASHINGTON ST., STE. 100, VANCOUVER, WA 98116

and

Tradesmen Electric, Inc. as BENEFICIARY,

whose address is 1121 SE 22<sup>nd</sup> St. Battle Ground, WA 98604

Abbreviated Legal: Lot 1 CLIFF SIDE S/P #2012181867

Tax Parcel Number(s): 02-05-34-0-0-0605-00

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:

A tract of land located in the Cliff Side Short Plat, in the Southeast Quarter of Section 34, Township 2 North, Range 5 East of the Willamette Meridian, in the County of Skamania, State of Washington;

Commencing at the Southwest corner of Lot 2, Cliff Side Short Plat, recorded under Auditor File No. 2012181867, Skamania County, which is monumented by a yellow plastic cap on a 5/8" rebar;

Thence along the West side of said Lot 2 North 01° 12' 11" East, a distance of 289.58 feet;

Thence along the West side of Lot 1 of said Short Plat North 01° 12' 11" East, a distance of 208.00 feet to a white plastic to a white plastic cap on a 5/8" rebar and the Point of Beginning;

Thence North 01° 12' 11" East, a distance of 301.03 feet to the centerline of Wantland Road, as described in Book 74, Page 570, Skamania County records;

LPB 22A-05(i) rev 4/2014 Page 1 of 5

EXHIBIT C

Thence along said centerline on a curve concave to the south having a radius of 300.00 feet and a central angle of 13° 19° 04" and being subtended by a chord which bears North 79° 40' 28" East 69.58 feet; thence easterly along said curve, a distance of 69.73 feet;

Thence along said centerline North 86° 20' 00" East tangent to said curve, a distance of 39.95 feet to the beginning of a curve tangent to said line;

Thence along said centerline a distance of 66.03 feet along the curve concave to the northwest, having a radius of 100.00 feet and a central angle of 37° 50' 00";

Thence along said centerline North 48° 30' 00" East tangent to said curve, a distance of 204.53 feet to the beginning of a curve tangent to said line;

Thence a distance of 42.20 feet along the curve concave to the northwest, having a radius of 100.00 feet and a central angle of 24° 10' 36";

Thence North 36° 24' 42" East, a distance of 64.72 feet to a point which is monumented by a yellow plastic cap on a 5/8" rebar;

Thence North 29° 09' 52" East, a distance of 100.90 feet;

Thence South 80° 19' 57" East, a distance of 385.67 feet to the line common to Lot 1 and Lot 4 of said Cliff Side Short Plat:

Thence along said line South 45° 29' 14" West, a distance of 203.55 feet;

Thence along said line South 63° 19' 42" West, a distance of 505.53 feet;

Thence along said line South 89° 28' 13" East, a distance of 218.88 feet;

Thence along said line South 01° 12' 12" West, a distance of 143.29 feet;

Thence South 80° 51' 51" West, a distance of 444 94 feet to the Point of Beginning.

which real property is not used principally for agricultural or farming 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 thereof.

This Deed of Trust is for the purpose of securing performance of each agreement of Grantor(s) contained in this Deed of Trust, and payment of the sum of <u>Fifty Thousand One Hundred Twenty Seven and 31/100</u> Dollars (\$50,127.31) with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor(s), and all renewals, modifications, and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor(s), or any of Grantor(s)' 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 <u>January 1, 2023</u>.

To protect the security of this Deed of Trust, Grantor(s) covenant(s) and agree(s):

- 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 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(s). The amount

LPB 22A-05(i) rev 4/2014 Page 2 of 5



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(s) 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(s) 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: 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

8. NO FURTHER ENCUMBRANCES: 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 a 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.

Grantor initials

Beneficiary initials

## 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 by this Deed of Trust shall be paid to Beneficiary to be applied to said obligation.
- 2. 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.

LPB 22A-05(i) rev 4/2014 Page 3 of 5

- 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(s) 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(s) 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 hereby 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.
- 5. 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 Grantor(s) had or had the power to convey at the time of the execution of this Deed of Trust, and such as Grantor(s) 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 encumbrancers 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 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 Grantor(s), Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
- 8. 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.

a. (X) None		,	
b. ( ) As set forth on the attached	d Exhibit	which is incorporated	by this reference

9. ADDITIONAL TERMS AND CONDITIONS: (check one)

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

AFN #2019000079 Page: 5 of 5

DATED this 3 day of January, 2018.

Grantor:

Cates Family Revocable Living Trust UTA dated November 2, 2017

By: Diane Cates, Trustee

WASHINGTON STATE OF

COUNTY OF CLIMEK

SS.

I certify that I know or have satisfactory evidence that Diane Cates is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in this instrument.

Dated: 1.3.10

**NOTARY PUBLIC** STATE OF WASHINGTON L E KOTASEK

MY COMMISSION EXPIRES JUNE 21, 2020

Notary name printed or typed:

Notary Public in and for the State of WASHINGTON

Residing at VANCOWER

My appointment expires: 6.21.20