

When recorded return to:

Marta Freundlich
62 Lakeview Road
White Salmon, WA 98672

Skamania County, WA
Total: \$110.50
TRST
Pgs=7

2020-000044

01/09/2020 11:47 AM

Request of: JAMES L KACENA, PLLC



DEED OF TRUST
(For use in the State of Washington only)

THIS DEED OF TRUST, made this 9th day of January, 2020 between

DANNIELLE YATES and ROBERT PORTER,

as GRANTOR(S),

whose address is P.O. Box 3307, Tualatin, OR 97062

and

COLUMBIA GORGE TITLE INSURANCE COMPANY

as TRUSTEE,

whose address is 41 Russell Ave | PO Box 277 | Stevenson WA 98648

and

MARTA FREUNDLICH,

as BENEFICIARY,

whose address is 62 Lakeview Road, White Salmon, WA 98672

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:

Cabin 36, Northwestern Lake, located in the NE ¼, Sec. 2, T.3.N., R.10, E., Willamette Meridian, in Skamania County, Washington; inclusive of built-in appliances and the following personal property (as-is/no value): refrigerator, microwave oven, washer/dryer, wood stove, and cut firewood.

Abbreviated Legal: (Required if full legal not inserted above.)

Tax Parcel Number(s): 43100200043600

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 TWO HUNDRED TWENTY THREE THOUSAND Dollars (\$ 223,000.00) with interest, in accordance with the terms of a promissory note of even date herewith, payable to Beneficiary or order, and made by Grantor(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 December 31, 2020

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 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: (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.

dy [Signature]
Grantor initials

M.F.
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.
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.

9. ADDITIONAL TERMS AND CONDITIONS: (check one)

a. ☐ None

b. ☒ 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.)

DANNIELLE YATES



ROBERT PORTER



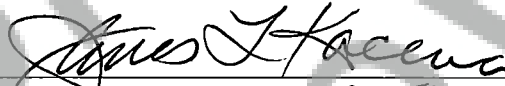
STATE OF

COUNTY OF

SS.

I certify that I know or have satisfactory evidence that DANNIELLE YATES AND ROBERT PORTER (is/are) the person(s) who appeared before me, and said person(s) acknowledged that they this instrument and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument..

Dated: January 9, 2020


Notary name printed or typed: JAMES L KACENA
Notary Public in and for the State of Washington
Residing at White Salmon, Washington
My appointment expires: 1/28/2020

JAMES L. KACENA
NOTARY PUBLIC
STATE OF WASHINGTON
MY COMMISSION EXPIRES
JANUARY 28, 2020

EXHIBIT A
SECURITY AGREEMENT

This Security Agreement is made on January 9, 2020, between Dannielle Yates and Robert Porter, ("Debtor"), and Marta Freundlich, ("Secured Party").

1. Security Interest. Debtor grants to Secured Party a security interest in and to the extent of all personal property consisting of the following: Cabin 36, Northwestern Lake, located in the NE ¼, Sec. 2, T.3.N., R.10, E., Willamette Meridian, in Skamania County, Washington, Tax Parcel Number 43100200043600 (the "Premises"). The Security Interest shall secure the payment and performance of Debtor's promissory note of even date herewith in the principal amount of Two Hundred Twenty Three Thousand Dollars (223,000.00).

2. Covenants.

Debtor warrants and covenants:

- (a) The collateral will be kept at the Premises, and that the collateral will not be removed from the Premises other than in the ordinary course of business.
- (b) The parties intend that the collateral is and will at all times remain personal property despite the fact and irrespective of the manner in which it is attached to realty.
- (c) The Debtor will not sell, dispose, or otherwise transfer the collateral or any interest therein without the prior written consent of Secured Party, and the Debtor shall keep the collateral free from unpaid charges (including rent), taxes, and liens.
- (d) Debtor shall maintain insurance at all times with respect to all collateral against risks of fire, theft, and other such risks and in such amounts as Secured Party may require.
- (e) The Debtor shall make all repairs, replacements, additions, and improvements necessary to maintain any equipment in good working order and condition.

At her option, Secured Party may discharge taxes, liens, or other encumbrances at any time levied or placed on the collateral, may pay rent or insurance due on the collateral and may pay for the maintenance and preservation of the collateral. Debtor agrees to reimburse Secured Party on demand for any payment made, or any expense incurred by Secured Party pursuant to the foregoing authorization.

3. Default.

The Debtor shall be in default under this Agreement upon the occurrence of a default in the Promissory Note granted herewith to Secured Party.

Upon default and at any time thereafter, Secured Party may declare all obligations secured hereby immediately due and payable and shall have the remedies of a Secured Party under the Uniform Commercial Code. Secured Party may require the Debtor to make it available to Secured Party at a place which is mutually convenient. No waiver by Secured Party of any default shall operate as a waiver of any other default or of the same default on a future occasion.

This Agreement shall inure to the benefit up and bind the heirs, executors, administrators, successors, and assigns of the parties. This Agreement shall have the effect of an instrument under seal.

Danpielle Yates

A handwritten signature in black ink, appearing to read "Danpielle Yates", written over a horizontal line.

Robert Porter

A handwritten signature in black ink, appearing to read "Robert Porter", written over a horizontal line.

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: _____

Unofficial Copy