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RECORDING REQUESTED BY  
And When Recorded Mail To:  
**Morris Law Group, PLC**  
**5137 Golden Foothill Parkway, Ste. 110**  
**El Dorado Hills, CA 95762**

Mail Tax Statements to:  
**Evan Walton Smith and Alyssa Haley Chapman**  
**42 Private Lake Road**  
**White Salmon, WA 98672**

SPACE ABOVE THIS LINE FOR RECORDER'S USE

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## DEED OF TRUST

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This DEED OF TRUST, made December 17, 2020, between:

Evan Walton Smith and Alyssa Haley Chapman, herein jointly called GRANTOR(S), whose address is 42 Private Lake Road, White Salmon, WA 98672, The Chapman Family Revocable Trust, Peter E. Chapman and Corinne R. Chapman, Trustees, herein called TRUSTEE(S), and The Chapman Family Revocable Trust, Peter E. Chapman and Corinne R. Chapman, Trustees, herein called BENEFICIARY.

WITNESSETH: That Trustor grants to Trustee in Trust, with Power of Sale, that property in the County of Skamania, State of Washington, described as:

**SEE EXHIBIT "A", ATTACHED HERETO AND INCORPORATED IN ITS  
ENTIRETY BY REFERENCE**

**Assessor's Parcel No: 43-10-02-0-0-0-0442-00**

Which real property is not used principally for agriculture 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 is for the purpose of securing performance of each agreement of Grantor(s) herein contained, for the Purpose of Securing (1) Payment of the sum of **Seventy Five Thousand Dollars and No Cents (\$75,000.00)** with interest, in accordance with the terms of a promissory note of even date herewith, payable to order of Beneficiary, 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 his/her/their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

To protect the security of this Deed of Trust, Grantor(s) covenants(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 of sale.
4. To defend any action or proceeding purporting to affect the security hereof 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. Shall 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 the Deed of Trust.

IT IS MUTALLY AGREED THAT:

1. In the event that 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 hereby, shall be paid to Beneficiary to be applied to said obligation.

2. 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.

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 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 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 the interest in the property which Grantor(s) had or had the power to convey at the time of his/her/their execution of this Deed of Trust, and such as he/she/they 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 death, incapacity, 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 ale under any other Deed of Trust or of an action or proceeding in which Grantor(s), Trustee, or Beneficiary shall be 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 to the parties hereto, but on his/her/their heirs, devisees, legatees, administrators, executors, and assigns. The term Beneficiary shall men the holder and owner of the note secured hereby, whether or not named as a Beneficiary herein.

The undersigned Trustor(s), requests that a copy of any notice of default and any notice of sale hereunder be mailed to them at the following address:

Morris Law Group, PLC  
5137 Golden Foothill Parkway, Ste. 110  
El Dorado Hills, CA 95762

Dated: 02/25/21

Evan Smith  
Evan Walton Smith

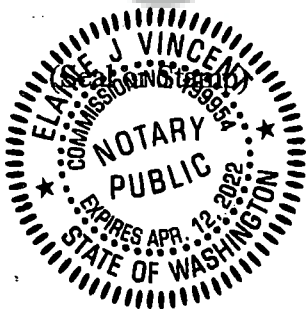
Alyssa Chapman  
Alyssa Haley Chapman

## WASHINGTON NOTARY ACKNOWLEDGMENT

State of Washington )  
County of KLICKITAN )

I certify that I know or have satisfactory evidence that Evan Walton Smith and Alyssa Haley Chapman are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) are authorized to execute the instrument and acknowledged it to be the free and voluntary act of such party(ies) for the uses and purposes mentioned in the instrument.

Dated: FEBRUARY 25, 2021



Elaine Vincent  
Signature  
NOTARY PUBLIC  
Title

My Appointment Expires: 04.12.2022

**Exhibit "A"**

That portion of Section 2, Township 3 North, Range 10 East of the Willamette Meridian in the County of Skamania, State of Washington, commonly known as Cabin Site No. 42, Northwestern Lake, PacifiCorp leased property. Together with any improvements and leasehold interest thereof.