

WHEN RECORDED RETURN TO:

Kevin Bligh
PO Box 711
Carson, Wa 98610

Skamania County, WA
Total:\$218.50
DEED
Pgs=16

2022-002012
09/29/2022 01:47 PM

Request of: KEVIN BLIGH


00014412202200020120160161

Please print or type information **Washington State Recorder's Cover Sheet** (RCW 65.04)

DOCUMENT TITLE(S) (or transaction contained therein) (all areas applicable to your document must be filled in)

Contract for Deed

REFERENCE NUMBER(S) of Documents assigned or released:

SKAMANIA COUNTY REAL ESTATE EXCISE TAX
36352
SEP 29 2022
PAID \$936.50
MyMonahanRealty
SKAMANIA COUNTY TREASURER

Additional numbers on page _____ of document.

GRANTOR(S):

1. Wayne Nece
3. _____

2. Sue Nece
4. _____

Additional names on page _____ of document.

GRANTEE(S):

1. Fawn S Bligh

2. Kevin R Bligh

3. _____

4. _____

Additional names on page _____ of document.

LEGAL DESCRIPTION (Abbreviated: i.e. Lot, Block, Plat or Section, Township, Range, Quarter):

03082812110200 OM
LOT 2 G+D SP BK 3/pg 369

Complete legal on page _____ of document.

Assessor's Property Tax Parcel #

Skamania County Assessor

Additional parcel numbers on page _____ of document.

Date 9/29/22 Parcel# 03082812110200
29

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information.

"I am signing below and paying an additional \$50.00 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."

Signature of Requesting Party

Note to Submitter: Do NOT sign above nor pay additional \$50 fee if the document meets margin/formatting requirements.

CONTRACT FOR DEED

THIS CONTRACT FOR DEED (this "Agreement") dated this 27th day of September,
2022

BETWEEN:

Wayne Neece of PO Box 1020 Goldendale WA. 98620, and
Sue Neece of PO Box 1020 Goldendale WA. 98620

(collectively the "Seller")

OF THE FIRST PART

AND

Kevin R. Bligh of PO BOX 711, 172 Peyrollaz Rd. Carson Wa. 98610, and
Fawn S. Bligh of PO BOX 711, 172 Peyrollaz Rd. Carson Wa. 98610

(collectively the "Purchaser")

OF THE SECOND PART

IN CONSIDERATION OF the covenants and agreements contained in this Agreement and other good and valuable consideration, the receipt of which is hereby acknowledged, the parties to this Agreement agree as follows:

SALE OF PROPERTY

1. On the 27th day of September, 2022, the Seller, for and in consideration of the sum of \$69,000.00, does hereby convey and grant with warranty covenants to the Purchaser, all of the following lands and property, together with all improvements located on the property: Lot 2 G & D SP BK 3/PG 369 (the "Premises").

Skamania County Assessor

Date 9/29/22 GS
Parcel# 3-8-28-1-2-1102

PURCHASE PRICE

2. The purchase price (the "Purchase Price") of the Premises is \$69,000.00. The Purchaser agrees to pay the Purchase Price in monthly installments of \$989.90, due on the 1st of each month, beginning on October 1, 2022, until the Purchase Price is paid in full.

INTEREST CHARGES

3. Interest of 5.45% per year will be computed monthly and deducted from the monthly payments. The balance of the monthly payment will be applied to the principal amount of the Purchase Price outstanding.

LUMP SUM PAYMENTS

4. Lump sum payments may be made at any time, without penalty, to reduce the principal amount of the Purchase Price outstanding.

PROPERTY TAXES AND ASSESSMENTS

5. For the duration of this Agreement, the Purchaser will be responsible for all taxes and assessments levied against the Premises.

INSURANCE

6. The Purchaser is hereby advised and understands that the personal property of the Purchaser is not insured by the Seller for either damage or loss, and the Seller assumes no responsibility for any such damage or loss. The Purchaser is advised that, if insurance coverage is desired by the Purchaser, the Purchaser should inquire with the Purchaser's insurance agent regarding a personal contents policy of insurance.
7. The Purchaser is hereby advised and understands that the Premises is not insured by the Seller for either damage or loss to the structure, mechanical or improvements to the Premises, and the Seller assumes no responsibility for any such damage or loss. The Purchaser is advised that insurance coverage is required by the Seller, and the Purchaser should inquire with the Purchaser's insurance agent regarding a policy of insurance for the Premises and provide a copy

of such policy to the Seller once it is in place. Failure to insure the Premises is a violation of this Agreement and may result in the termination of the Agreement.

8. The Purchaser is responsible for maintaining liability insurance on the Premises for the benefit of both the Purchaser and the Seller, and the Purchaser assumes liability for any damage or loss arising from the liability of either the Purchaser or the Seller.
9. For any required insurance of the Purchaser stipulated in this contract, the proof of insurance will be furnished to the Seller upon the request of the Seller.

PURCHASER'S DEFAULT

10. In the event of the Purchaser's failure to perform any covenant or condition contained in this Agreement, the Seller will give the Purchaser a notice of default. The notice will give the Purchaser 14 days from the date the notice is received to remedy the default. If the Purchaser fails to remedy the default within 14 days, then the entire balance of the Purchase Price, including interest payable, will become due 14 days after the 14-day period to remedy the default expires (the "Notice Period"). Failure to pay the full amount of the Purchase Price owing will result in the termination of this Agreement at the end of the Notice Period.
11. The Purchaser and the Seller agree that in the event that the Purchaser fails to remedy a default and this Agreement is terminated, the Purchaser will vacate the Premises within 30 days of the Agreement terminating. The Purchaser and the Seller further agree that failure of the Purchaser to vacate within that period gives the Seller a right to maintain an action to obtain vacant possession of the Premises.
12. In the event of default and termination of this Agreement by the Purchaser, the Purchaser forfeits any and all payments made under the terms of this Agreement, including but not limited to all payments made towards the Purchase Price, and any and all taxes, assessments, or insurance premiums paid by the Purchaser, as liquidated damages for breach of this Agreement.
13. The Seller reserves the right to recover damages resulting from the willful acts or negligence of the Purchaser.

SELLER'S RIGHT TO REINSTATE AGREEMENT AFTER DEFAULT

14. In the event of the Purchaser's default and the termination of this Agreement, the Seller, at his sole discretion, will have the right to reinstate this Agreement. In exercising his discretion, the Seller may require the Purchaser to:
 - (i) pay all amounts due and owing under this Agreement had the Agreement not been terminated;
 - (ii) cure any defaults that have occurred; and
 - (iii) pay all expenses incurred by the Seller in enforcing their rights under this Agreement.

15. All payments made under the preceding provision must be made in a form acceptable to both parties.

ASSIGNMENT OR SALE OF THE PREMISES

16. The Purchaser may not sell, assign, transfer, convey, encumber, or otherwise deal with any interest in the Premises without the written consent of the Seller.

DEED AND EVIDENCE OF TITLE

17. Upon payment of the full Purchase Price, including all taxes, assessments, interest, and other charges due to the Seller, the Seller agrees to deliver to the Purchaser, within a reasonable amount of time, a Warranty Deed to the Premises in the name of the Purchaser, free and clear of all liens and encumbrances.

DISCLOSURE REQUIREMENTS

18. The Purchaser and the Seller shall make all disclosures required by law.

NOTICES

19. All notices required to be sent under this Agreement will be sent by pre-paid registered mail to:

If to the Purchaser:

Kevin R. Bligh of PO BOX 711, 172 Peyrollaz Rd. Carson Wa. 98610, and
Fawn S. Bligh of PO BOX 711, 172 Peyrollaz Rd. Carson Wa. 98610.

If to the Seller:

Wayne Neece of PO Box 1020 Goldendale WA. 98620, and
Sue Neece of PO Box 1020 Goldendale WA. 98620.

CHARGES FOR LATE PAYMENT

20. In the event the Purchaser pays a monthly installment payment after it becomes due, there will be a late fee of \$25.00 assessed to the Purchaser as a reasonable pre-estimate of the Seller's loss as a result of the late payment. Such fees will be deducted from any payment to the Seller before being applied against the monthly installment owing.

CONVEYANCE OR MORTGAGE BY SELLER

21. The Seller reserves the right to encumber the Premises with a mortgage. The Seller agrees to meet the obligations due under the mortgage and to provide proof of the same to the Purchaser upon the written demand of the Purchaser.
22. The Seller reserves the right to convey their interest in the Premises, subject to this Agreement. Such conveyance will not be cause for termination of this Agreement.

SECURITY

23. This Agreement will act as security for the performance of all of the Purchaser's obligations under this Agreement.

TIME OF THE ESSENCE

24. Time is of the essence for the performance of all of the Purchaser's obligations under this Agreement.

ATTORNEY FEES

25. In the event of a default by the Purchaser, the Purchaser will pay all the Seller's reasonable and actual attorney fees associated with enforcing the Seller's rights under this Agreement. The default will not be deemed to be corrected until all attorney fees have been paid.

ENTIRE AGREEMENT

26. This Agreement will constitute the entire agreement between the Purchaser and the Seller. Any prior understanding or representation of any kind preceding the date of this Agreement will not be binding on either party except to the extent that it is incorporated into this Agreement.

AMENDMENTS

27. Any amendments or modifications of this Agreement or additional obligations assumed by either party in connection with this Agreement will only be binding if they are evidenced in writing and signed by each party or an authorized representative of each party.

WAIVERS

28. A waiver of any rights by any party in connection with this Agreement will only be binding if evidenced in writing and signed by each party or an authorized representative of each party.

SEVERABILITY

29. If there is a conflict between any provision of this Agreement and the applicable legislation of the State of Washington (the "Act"), the Act will prevail and such provisions of this Agreement will be amended or deleted as necessary in order to comply with the Act. Further, any provisions that are required by the Act are incorporated into this Agreement.
30. In the event that any of the provisions of this Agreement will be held to be invalid or unenforceable in whole or in part, those provisions, to the extent enforceable and all other provisions of this Agreement will nevertheless continue to be valid and enforceable as though the invalid or unenforceable parts had not been included in this Agreement and the remaining provisions had been executed by both parties subsequent to the expungement of the invalid

provision.

INTERPRETATION

31. Headings are inserted for the convenience of the parties only and are not to be considered when interpreting this Agreement. Words in the singular mean and include the plural and vice versa. Words in the masculine mean and include the feminine and vice versa.

JOINT AND SEVERAL LIABILITY

32. All Sellers are jointly and severally liable for the acts, omissions, and liabilities of all other Sellers to this Agreement.

HEIRS AND ASSIGNS

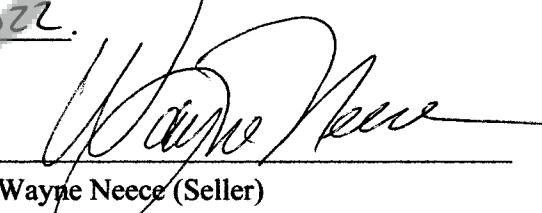
33. This Agreement will extend to and be binding upon and inure to the benefit of the respective heirs, executors, administrators, successors, and assigns, as the case may be, of each party to this Agreement. All covenants are to be construed as conditions of this Agreement.

ADDITIONAL CLAUSES

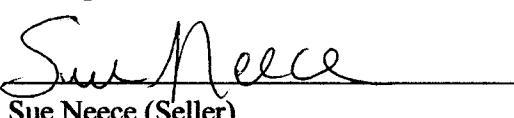
34. No penalty on early pay off.
35. Payment on principle allowed

IN WITNESS WHEREOF the Seller and Purchaser have duly affixed their signatures under hand and seal on this 27th day of September, 2022.

Witness: Sadie Danny (Sign)
Mersadie Vasquez (Print)


Wayne Neece (Seller)

Witness: Sadie Danny (Sign)
Mersadie Vasquez (Print)

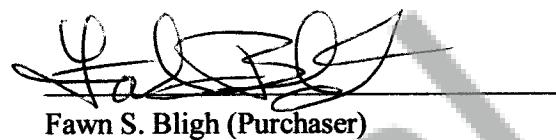

Sue Neece (Seller)

Witness: Bedee Vasquez (Sign)
Mersadie Vasquez (Print)



Kevin R. Bligh (Purchaser)

Witness: Bedee Vasquez (Sign)
Mersadie Vasquez (Print)



Fawn S. Bligh (Purchaser)

*Unofficial
Copy*

SELLER ACKNOWLEDGMENT

STATE OF WASHINGTON

COUNTY OF Klickitat

On this day personally appeared before me Wayne Neece and Sue Neece, to me known to be the individual sdescribed in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

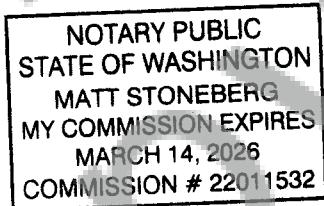
Given under my hand and official seal this 27th day of September, 2022.



Notary Public

Resides at: White Salmon, WA

My commission expires: 3/14/2026

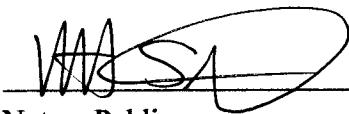


PURCHASER ACKNOWLEDGMENT

STATE OF WASHINGTON
COUNTY OF Klickitat

On this day personally appeared before me Kevin R. Bligh, and Fawn S. Bligh, to me known to be the individual sdescribed in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 27th day of September, 2022.


Notary Public

Resides at: White Salmon, WA
My commission expires: 3/14/2026

NOTARY PUBLIC
STATE OF WASHINGTON
MATT STONEBERG
MY COMMISSION EXPIRES
MARCH 14, 2026
COMMISSION # 22011532

Drafted by:

Kevin R. Bligh of PO BOX 711, 172 Peyrollaz
Rd. Carson Wa. 98610, and
Fawn S. Bligh of PO BOX 711, 172 Peyrollaz
Rd. Carson Wa. 98610

Return to: _____ of _____

*Unofficial
Copy*

Amortization Schedule
\$69,000.00 at 5.45% interest
with 84 monthly payments
Total Payments: \$83,151.22
Total Interest: \$14,151.22

#	Payment Amount	Principal Amount	Interest Amount	Balance Owed
1	989.90	676.52	313.38	68,323.48
2	989.90	679.60	310.30	67,643.88
3	989.90	682.68	307.22	66,961.20
4	989.90	685.78	304.12	66,275.42
5	989.90	688.90	301.00	65,586.52
6	989.90	692.03	297.87	64,894.49
7	989.90	695.17	294.73	64,199.32
8	989.90	698.33	291.57	63,500.99
9	989.90	701.50	288.40	62,799.49
10	989.90	704.69	285.21	62,094.80
11	989.90	707.89	282.01	61,386.91
12	989.90	711.10	278.80	60,675.81
#	Payment	Principal	Interest	Balance
13	989.90	714.33	275.57	59,961.48
14	989.90	717.57	272.33	59,243.91
15	989.90	720.83	269.07	58,523.08
16	989.90	724.11	265.79	57,798.97
17	989.90	727.40	262.50	57,071.57
18	989.90	730.70	259.20	56,340.87
19	989.90	734.02	255.88	55,606.85
20	989.90	737.35	252.55	54,869.50
21	989.90	740.70	249.20	54,128.80
22	989.90	744.07	245.83	53,384.73
23	989.90	747.44	242.46	52,637.29
24	989.90	750.84	239.06	51,886.45
#	Payment	Principal	Interest	Balance
25	989.90	754.25	235.65	51,132.20

#	Payment	Principal	Interest	Balance
26	989.90	757.67	232.23	50,374.53
27	989.90	761.12	228.78	49,613.41
28	989.90	764.57	225.33	48,848.84
29	989.90	768.04	221.86	48,080.80
30	989.90	771.53	218.37	47,309.27
31	989.90	775.04	214.86	46,534.23
32	989.90	778.56	211.34	45,755.67
33	989.90	782.09	207.81	44,973.58
34	989.90	785.64	204.26	44,187.94
35	989.90	789.21	200.69	43,398.73
36	989.90	792.80	197.10	42,605.93
#	Payment	Principal	Interest	Balance
37	989.90	796.40	193.50	41,809.53
38	989.90	800.02	189.88	41,009.51
39	989.90	803.65	186.25	40,205.86
40	989.90	807.30	182.60	39,398.56
41	989.90	810.96	178.94	38,587.60
42	989.90	814.65	175.25	37,772.95
43	989.90	818.35	171.55	36,954.60
44	989.90	822.06	167.84	36,132.54
45	989.90	825.80	164.10	35,306.74
46	989.90	829.55	160.35	34,477.19
47	989.90	833.32	156.58	33,643.87
48	989.90	837.10	152.80	32,806.77
#	Payment	Principal	Interest	Balance
49	989.90	840.90	149.00	31,965.87
50	989.90	844.72	145.18	31,121.15
51	989.90	848.56	141.34	30,272.59
52	989.90	852.41	137.49	29,420.18
53	989.90	856.28	133.62	28,563.90
54	989.90	860.17	129.73	27,703.73
55	989.90	864.08	125.82	26,839.65

56	989.90	868.00	121.90	25,971.65
57	989.90	871.95	117.95	25,099.70
58	989.90	875.91	113.99	24,223.79
59	989.90	879.88	110.02	23,343.91
60	989.90	883.88	106.02	22,460.03
#	Payment	Principal	Interest	Balance
61	989.90	887.89	102.01	21,572.14
62	989.90	891.93	97.97	20,680.21
63	989.90	895.98	93.92	19,784.23
64	989.90	900.05	89.85	18,884.18
65	989.90	904.13	85.77	17,980.05
66	989.90	908.24	81.66	17,071.81
67	989.90	912.37	77.53	16,159.44
68	989.90	916.51	73.39	15,242.93
69	989.90	920.67	69.23	14,322.26
70	989.90	924.85	65.05	13,397.41
71	989.90	929.05	60.85	12,468.36
72	989.90	933.27	56.63	11,535.09
#	Payment	Principal	Interest	Balance
73	989.90	937.51	52.39	10,597.58
74	989.90	941.77	48.13	9,655.81
75	989.90	946.05	43.85	8,709.76
76	989.90	950.34	39.56	7,759.42
77	989.90	954.66	35.24	6,804.76
78	989.90	959.00	30.90	5,845.76
79	989.90	963.35	26.55	4,882.41
80	989.90	967.73	22.17	3,914.68
81	989.90	972.12	17.78	2,942.56
82	989.90	976.54	13.36	1,966.02
83	989.90	980.97	8.93	985.05
84	989.52	985.05	4.47	0.00

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<https://www.calculatorsoup.com/calculators/financial/amortization-schedule-calculator.php>

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