



After Recording Return To:  
Carolyn A. Simms, Attorney  
P.O. Box 169  
Washougal, WA 98671

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## DEED OF TRUST

Grantor: DANIEL J. KRUGER  
Trustee: CAROLYN A. SIMMS, Attorney at Law  
Beneficiary: ERIC E. KLOPMAN and TIFFANY KLOPMAN  
Abbreviated  
Legal: LOT 16 HIDEWAY II BK B/PG4  
Tax Parcel: 02051124011600

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**THIS DEED OF TRUST**, made on this 5<sup>th</sup> day of <sup>October</sup>~~September~~, 2023, between DANIEL J. KRUGER, an unmarried man, Grantor, whose address is 17241 Washougal River Road, Washougal, Skamania County, Washington 98671, CAROLYN A. SIMMS, Attorney at Law, Trustee, whose address is P.O. Box 169, Washougal, Clark County, Washington 98671, and ERIC E. KLOPMAN and TIFFANY KLOPMAN, husband and wife, Beneficiary, whose address is 40910 SE 30th Street, Washougal, Clark County, Washington 98671.

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

**Lot 16, HIDEAWAY II, according to the recorded Plat thereof, recorded in Book B of Plats, Page 4, in the County of Skamania, State of Washington.**

which real property is not used principally for agriculture or farming purposes, together with all tenements, hereditaments, and appurtenances now or hereafter thereunto belonging or in anywise appertaining, and the rents, issues and profits thereof.

This Deed of Trust is for the purpose of securing performance of each agreement of Grantor herein contained, and payment of the sum of TWO HUNDRED FORTY-NINE THOUSAND NINE HUNDRED THIRTY-NINE AND 03/100 DOLLARS (\$249,939.03) with interest, in accordance with the terms of the Promissory Note of even date herewith payable to Beneficiary, or order, and made by Grantor, and all renewals, modifications and extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or 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 covenants and agrees:

1) To keep the property in its current condition; to permit no waste thereof; to restore promptly any building, structure or improvement thereon that 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 on 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 and other improvements now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount equal to the full replacement value thereof, if possible. All policies shall be in such companies as Beneficiary may approve and have loss payable first to Beneficiary as its interest may appear, and then to Grantor. The amount collected under any insurance policy may be applied on any indebtedness hereby secured in such order as Beneficiary shall determine. Such application by Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust. In the event of foreclosure, all rights of Grantor 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 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 Trustee incurred in enforcing the obligation secured thereby and the Trustee's and attorney's fees actually incurred, as provided by statute.

6) Should Grantor 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.

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 thereof 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) 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 Grantor and Beneficiary, or upon satisfaction of the obligation secured and written request for reconveyance made by Beneficiary or the person entitled thereto.

4) Upon default by Grantor 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 Beneficiary. In such event and on 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 the Trustee's sale. Trustee shall apply the proceeds of the sale as follows: (a) to the expense of the sale, including a reasonable Trustee's fee and attorney's fee; (b) to the obligation secured by this Deed of Trust; (c) 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 that Grantor had or had the power to convey at the time of her execution of this Deed of Trust, and such as she may have acquired thereafter. Trustee's Deed shall recite the fact 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 purchasers 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, or by the election of the Beneficiary, Beneficiary may appoint in writing a successor trustee, and on 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. Trustee is not obligated to notify any party hereto of pending sale under any other deed of trust or any action or proceeding in which Grantor, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by Trustee.

8) This Deed of Trust applies to, inures to the benefit of, and is binding not only the parties hereto, but on their heirs, devisees, legatees, administrators, executors, successors, and assigns. The term "Beneficiary" shall mean the Holder and the owner of the Note secured hereby, whether or not named as Beneficiary herein.

9) In the event the within described property, or any part thereof, or any interest therein is sold, conveyed, assigned, mortgaged or alienated by the Grantor at any time during the period of this instrument, then, at the Beneficiary's option, all obligations secured by this instrument shall become immediately due and payable.

10) In the event this Deed of Trust is turned over to an attorney to enforce any covenant or obligation herein, the prevailing party shall be entitled to reasonable attorney fees and costs associated with the claim, cause of action or suit.

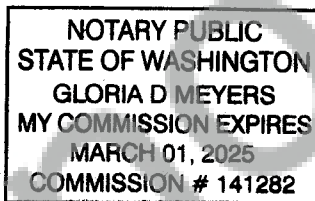
IN WITNESS WHEREOF, the parties have executed this document the day and year first written above.

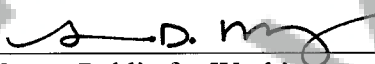
  
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DANIEL J. KRUGER, Grantor

STATE OF WASHINGTON )  
COUNTY OF CLARK ) SS:

On this 5<sup>th</sup> day of ~~September~~ <sup>October</sup>, 2023, personally appeared before me DANIEL J. KRUGER to me known to be the individual described in and who executed the within and foregoing instrument, and acknowledged that he has the authority to sign the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 5<sup>th</sup> day of ~~September~~ <sup>October</sup>, 2023.



  
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Notary Public for Washington  
Residing in Clark County  
My Commission expires: 3-1-2025