

Skamania County, WA
Total: \$308.50 Pgs=5
TRST
Request of: COLUMBIA GORGE TITLE- SKAMANIA
eRecorded by: Simplifile

2026-000042
01/08/2026 04:19 PM

*B Smokey Bear Holdings
Robert Sourek
PO Box 1152
Carson WA 98610*

DEED OF TRUST

THIS DEED OF TRUST, is made this 8 day of January, 2026, between Kevin Vance and Katie Vance, husband and wife, as Grantor, whose address is 392 Angus Rd., Carson, WA 98610; Columbia Gorge Title as Trustee, whose address is PO Box 277, Stevenson, WA 98648; and Smokey Bear Holdings, LLC, an Oregon limited liability company, as Beneficiary, whose address is P.O. Box 570, Cascade Locks, OR 97014.

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

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE
INCORPORATED HEREIN

Abbreviated Legal: full legal description attached
Assessor Parcel Number: 04 07 27 00 190-200

*Ptn. Sec 27, T4N, R7E W1M
Full legal on page 5*

which real property is not used principally for agriculture or farming purposes, together with the tenements, hereditaments, and appurtenances now or hereafter hereunto 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 contained in this Deed of Trust, and payment of the sum of Three Hundred Sixteen Thousand and No/100 dollars (\$316,000.00.) with interest in accordance with the terms of a promissory note of even date here with, 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 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 January 1, 2056.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

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 Grantor. 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 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 year of 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 Trustees and attorney's fees actually incurred, as provided by statute.
6. Should grantor fail to pay when due any taxes, assessments, insurance premiums, liens, or 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 by 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.
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 security the property or any interest therein or cause or allow by operation of law the encumbrance of the Trust Estate or any interest therein



without written consent of the 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 by an unaffiliated 3rd party asserting a judgment lien, mechanic's or materialman's lien or any other type of encumbrance or title defect.

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 to 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 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 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 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 attorneys' 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 had or had the power to convey at the time of the execution of this Deed of Trust, and such other as grantor 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 a 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 to 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, Trustee, or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.
8. This Deed of Trust applies to, innures to the benefit of, and is binding not only on the parties hereto, but on 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.

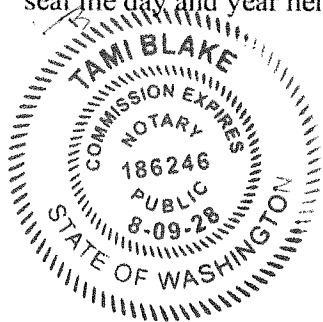
GRANTOR: Kevin Vance and Katie Vance, husband and wife


 Kevin Vance

 Katie Vance

STATE OF WASHINGTON)
)ss
 COUNTY OF SKAMANIA)

On this 8 day of January, 2026, I certify that Kevin Vance and Katie Vance are the persons who appeared before me and acknowledged, each for himself or herself and not for the other, that he and she signed this on oath and each acknowledged it to be voluntary act of such individual for the uses and purposes mentioned in this instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year hereinabove mentioned.





 Notary Public in and for the State of Washington
 Residing in Stevens
 My Commission Expires: 08-09-2028
 Printed Name: Tami Blake

EXHIBIT "A"

A tract of land in Section 27, Township 4 North, Range 7 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at the Center-North-North 1/64th corner of Section 27, Township 4 North, Range 7 East, also denoted as 'A.P.1' of Lot 4 of the Bureau of Land Management Dependent Resurvey, Subdivision of Section 27;

Thence South 89° 49' 00" West, a distance of 1154.38 feet;
Thence South 02° 05' 30" West, a distance of 90.00 feet;
Thence South 89° 05' 00" West, a distance of 347.90 feet;
Thence South 58° 53' 00" West, a distance of 162.40 feet;
Thence North 85° 22' 30" West, a distance of 195.80 feet;
Thence South 24° 16' 30" West, a distance of 460.20 feet;
Thence South 62° 02' 30" East, a distance of 825.50 feet;
Thence South 80° 06' 30" East, a distance of 101.48 feet;
Thence North 02° 08' 04" West, a distance of 490.52 feet;
Thence North 88° 12' 43" East, a distance of 1248.02 feet;
Thence North 02° 09' 00" West, a distance of 320.74 feet;
Thence North 03° 04' 30" West, a distance of 141.90 feet;
Thence South 89° 49' 00" West, a distance of 9.72 feet to the Point of Beginning.