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("Borrower"). The trustee is Fife? American Title Unanamentoe Chapters, D.S. Oxegon. ("Trustee"). The boneficiery is "Mashington Notual Bank" which is organized gain singling under the laws of Mashington Notual Bank principal sum of Porty Thousand a 20/1802. ("Landar"). Borrower owes Lander the principal sum of Porty Thousand a 20/1803. This debt is evidenced by Borrower's note dated the same date as this Security Instrument sufficient with the full debt, if not paid series; due and psychology in terminant ("Note"), which provides for monthly payments, with the full debt, if not paid series; due and psychology. The remarks, extractions and modifications of the Note; (b) the payment of all other sums, with interests, and all remays, extractions are modifications of the Note; (b) the payment of all other sums, with interests, and superconsists under this Security instruments of the Note; (b) the payment of all other sums, with interests, and superconsists under this Security instruments of the Note; (b) the payment of all other sums, with interests, and superconsists under this Security instruments of the Note; (b) the payment of all other sums, with interests, and superconsists under this Security instruments of the Note; (b) the payment of all other sums, with interests, and superconsists under this Security instruments of the Note; (b) the payment of all other sums, with interests, advanced under the Note; (b) the payment of all other sums, with interests, and superconsists under this Security instruments of the Note; (b) the payment of all other sums, with interests, and summary of the Note; (b) the payment of all other sums, with interests, and summary of the Note; (b) the payment of all other sums, with interests, and summary of the Note; (b) the payment of the Note; (b) the N	THIS DEED OF TRUST ("Sec	wity instrument his made of in Man - Separate Esta'	TE	The second of th	Proposition (
(*Borrower*). The trustee is Fife! American Title Deneficiary is Washington Mutual Bank (*Third Avenue Seattle, No. 1810.). Which is organized girl sugging under the laws of Machington, and whose address is 1201. Third Avenue Seattle, No. 1810. This debt is evidenced by Borrower's note dated the same date as this Security Instrument (*Note), which provides for monthly payments, with the full debt, if not pick selfier, tun and payable on **Pebruary 1, 2028 Third Monthly payments, with the full debt, if not pick selfier, tun and payable on **Pebruary 1, 2028 Third Monthly payments, with the full debt, if not pick selfier, tun and payable on **Pebruary 1, 2028 Third Monthly payments, with the full debt, if not pick selfier, tun and payable on **Pebruary 1, 2028 Third Monthly payments, with the full debt, if not pick selfier, tun on the payable on **Pebruary 1, 2028 Third Monthly payments, with the full debt, if not pick selfier, tun on the payable on **Pebruary 1, 2028 Third Monthly payments, with the full debt, if not pick selfier, tun on the payable of the protect this security of this Security instruments and payable of the protect this security of this Security instruments and the Note, (b) the payment of ell other sums, with interest, and an approximate under the payable of the protect this security of this Security instruments and the Note, for this payable, protection in the payable of the protect in security of the Security instruments and the Note, for this payable, protection in the payable of the pa		Color of the first contained free that the first content to	,为特别的连右"《60·苏尔斯特·05·基础社会》》		
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UNFORM COVERANTS: Burrows and Lender coveraget and larges as Indices:

1. Pagesses of Physique and Interest Preparative and Large Property:
2. Funds for Taxes and Insurance. Subject to applicable law or to a written welver by Lender. Burrower shell pay to Lender on the day monthly payments are due under the Note, until the Note is paid in fully a sum if Femile's for 19 yearly taxes and essessments Property; if yearly large property in yearly taxes and essessments Property, if any; (c) yearly hazed or property insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of in an amount not to exceed the maximum amount a lender for a federally related mortgage law may isquire for Borrower's escrow sec, ("RESPA"), unless another law that applies to the Funds asts a lesser amount. If so, Lender may, at any time, collect and hold Funds estimates of expenditures of future Escrow Items or otherwise in accordance with the provisions of current data and reasonable. The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if lander is such an institution) or in any Federal Home Lean Benk. Lender shall spot the funds to the pay Borrower for holding and applying the Funds, annually analyting the secrow account, or varifying the Escrow Items. Borrower's experimental port of the funds to the pay Borrower interest on the Funds and applicable law permits Lender shall spot the funds to pay the Escrow Items. Lender may are pays Borrower interest on the Funds and applicable law permits Lender to pay a one-time charge for an independent real estate to reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each de

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shell account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at

Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the sums secured by this Security Instrument.

3. Application of Phyrments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

4. Charges: Liess. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which the manner provided in paragraph 2, or if not paid in that manner, Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to

directly, Borrower shall promptly furnish to Lender receipts avidencing the payments.

Borrower shall promptly discharge any lien which has priority over this Security instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the civing of notice.

the giving of notice.

5. Hazard or Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property which Lender requires insurance shall be maintained in the amounts aist for the pariods that Lender requires. This insurance shall be maintained in the amounts aist for the pariods that Lender requires. The withheld. If Borrower fails to maintain coverage described above, Lender may, at Lender's approval which shall not be unreasonably rights in the Property in accordance with paragraph 7.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard mortgage clause. Lender shall have renewal notices. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of Unless Lender and Rorrower otherwise serve is unified.

loss if not made promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, if the restoration or repair is economically feasible and Lender's security is not lessened. If the restoration or repair is not lessened, the insurance proceeds shall be applied to the sums secured by this Security lastrumant, whether or not then due, with any excess paid to Borrower. If Borrower abandons the Property, or does not answer within 30 days a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may collect the insurance proceeds. Lender may use the proceeds to repair or restore the Property or to pay sums secured by this Security instrument, whether or not then due. The Unless Lender and Borrower otherwise scree in writing, any equilication of proceeds to principal shall not extend or postnore the

30-day period will begin when the notice is given.

Unless Lender and Serrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of the payments. If under paragraph 21 the Property is acquired by Lender, Borrower's right to any insurance policies and proceeds resulting from damage to the Property prior to the acquisition shall pass to Lender to the extent of the sums secured by this Security Instrument immediately prior to the acquisition.

6. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Lean Application; Leasteholds. Sorrower shall occupy, astablish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, demage or Impair the Property, allow the Property to deteriorate, or commit Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower shall be in default if any forfeiture action or proceeding, whether civil or criminsl, is begun that in Lander's good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Security Instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower's interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Porrower shall

instrument or Lender's security interest. Borrower may cure such a default and reinstate, as provided in paragraph 18, by causing the action or processing to be dismissed with a ruling that, in Lender's good faith determination, precludes forfeiture of the Borrower interest in the Property or other material impairment of the lien created by this Security Instrument or Lender's security interest. Borrower shall can be in default if Borrower, during the loan application process, gave materially sear or inaccurate information or statements to Lender (or failed to provide Lender with any material information) in connection with the loan evidenced by the Note, including, but not limited to, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the teasehold and the fee title shall not marge unless Lender agrees to the merger in writing.

7. Protection of Lender's Rights in the Property. If Borrower tails to perform the covenants and agreements contained in this Security Instrument, or there is a legal proceeding that may significantly affect Lender's rights in the Property such as a proceeding in bankruptcy, probate, for condemnation or ferfeiture or to enforce laws or regulations), then Lender may do and pay for whatever is be a len which has priority over this Security Instrument, appearing in court, paying reasonable attorneys' fees and entering on the Property to make repairs. Although Lender may take settion under this paragraph 7. Lender does not have to do so.

Any amounts disbursed by Lender under this paragraph 7 benefit does not have to do so.

Any amounts disbursed by Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

8. Mortgage Insurance. If Londer required midtage insurance in effect, if, for any reason, the mortgage insurance coverage required by Lender leases or ceases to be in-effect,

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19. Inspection: Levilar or its agent may assker especially upon and assessment of the Property. Levilar shall give Borrower notice at the time of or prior to an inspection specifying respirable a see for the basedless of or the property in the second of the property of the property of content of the property of the conveyence in the organization as being assigned and shall be paid.

condemisdation between the county are controlled property, or far conveyance in liquid consisting controlled as between assigned and shall be paid to be described as the county in a county and the county in the event the county to the property, the proceeds shall be explicitly to the property in which the fair market value of the Property immediately before the taking is equal to or greater than the amount of the arms secured by this Security instrument immediately before the taking, unless Borrover, and Lender or traveled agree in writing, the sums secured by this Security instrument shall be reduced by the remount of the proceeds multiplied by the following fraction; (a), the store secured proceeds multiplied by the following fraction; (a), the store the taking. Any before shall be paid to Borrover. In the event of a partial taking of the Property in which the fair market value of the Property immediately before the taking. Any befores the taking is less than the amount of the sums secured immediately before the secured immediately before the taking of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking of the Property in which the fair market value of the Property immediately before the taking is less than the amount of the sums secured immediately before the taking, unless Borrower and Lender, otherwise agree in writing or unless applicable law otherwise provides, the proceeds shall be applied to me sums secured by this Security instrument whether or not the sums are then due. are then due...

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or settle a claim for damages. Borrower fails to respond to Lender within 30 days after the data the notice is given, Lender is authorized to collect and apply the proceeds, at its option, either to restoration or repeir of the Property or to the sums secured by this Security Instrument, whether or not than due.

Instrument, whether or not then due.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shell not extend or postpone the due date of the monthly payments referred to in paragraphs 1 and 2 or change the amount of such payments.

11. Borrower Not Released: Forbearence By Lender Not a Welver. Excension of the time for payment or modification of amortization of the sume secured by this Security Instrument granted by Lender to any successor in interest of Borrower shell not operate to release the liability of the original Borrower or Borrower's successors in interest. Lender shell not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by

Security instrument by reason of any demand made by the original sorrower of sorrower a successor in merest. Any forbearance by Lender in exercising any right or remedy, 12. Successors and Assigns Bound; Joint and Soverel Libbility: Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c)

under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbeer or make any accommodations with regard to the terms of this Security Instrument or the Note without that Borrower's consent.

13. Loan Charges. If the loan secured by this Security Instrument is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to Lender's address stated herein or any other address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.

15. Governing Law: Severability. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts without the conflicting provision. To this end the provisions of this Security Instrument or the Note and of this Security Instrument.

16. Borrower's Copy. Borrower sha

provision. To this end the provisions of this Security Instrument and the Note are decisred to be severable.

16. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

17. Transfer of the Property or a Baneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of seceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower falls to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate. If Borrower meets certain conditions. Borrower shall have the right to have enforcement of

13. Borrower's Right to Reinstate. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for this Security Instrument discontinued at any time prior to the earlier of: (a) 5 days (or such other period as applicable law may specify for reinstatement) before sale of the Property pursuant to any power of sale contained in this Security Instrument; or (b) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees; and (d) takes such action as Lender may reasonably require to assure that the lien of this Security Instrument, Lender's rights in the Property and Borrower's obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured baraby shall remain fully affective set if no acceleration had occurred. However, this right so

obligation to pay the sums secured by this Security Instrument shall continue unchanged. Upon reinstatement by Borrower, this Security Instrument and the obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under paragraph 17.

19. Sale of Note: Change of Loan Servicer. The Note or a partial interest in the Note (together with this Security Instrument) may be sold one or more times without prior notice to Borrower. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Note and this Security Instrument. There also may be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change in accordance with paragraph 14 above and applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any other information required by applicable law.

20. Hazardous Substances. Borrower shall not do; nor allow anyone else to do; anything effecting the Property that is in violation of any Environmental Law. The precading two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. Borrower shall promptly give Lender written notice of any investigation, claim, demand; hawait or other action by any governmental or regulatory agency or grivate party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge. If Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary. Borrower shall promptly take all necessary re

In accordance with Environmental Law.

As used in this paragraph 20, "Hazardous Substances" are these substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic percelum products, toxic pesticides and herbicides, voistile solvents, materials containing aspectos or formaldehyde, and radioactive materials. As used in this paragraph 20, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

environmental protection.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration funder sparegraph 17 unless applicable law provides otherwise). The notice shall specify; (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the same secured by this Security instrument and sele of the Property. The notice shall further inform Borrower of the right to releaste after acceleration, and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or hefore the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further domained may invoke the power of sale and any other remarkles permitted by applicable law. Lender shall be antitled to collect all expanses incurred in pursuing the remodies provided in this paragraph 21, including, but not limited to, reasonable etternays! fees and costs of title exidence.

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The state of the property of sale; tender enter the states of the countries of the property is to state. Leader at These states and the states of the property is to state. Leader at These states are the states of the tree presents by specialistic tree to Bonomer and to other possors presented by applicable true. After the state respond by applicable true. These mand on portures and to unlike persons presented by oppositive and, return to the largest level and place and under the terms designated in the notice of sale in one or more persons and in any order Trustee Caramician. Trustee may present all or any parcel of the Property by public amountement at the time and place of any providintly echeduse task. Lendar or its designed may purchase the Property at any

sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recites in the Trustee's deed shall be prima facile oxidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including but not finited to, reasonable Trustee's and attorneys' fees; (b) to all numer secured by this Security Instrument; and (c) any excess to the person or persons legally antitled to it.

attories read; (b) to se name secured by this Security instrument; and let any attest to the present and secured by this Security instrument to Trustee. Trustee shall reconvey the Property without warranty and Lender shall charge Borrower a release fee in an amount allowed by applicable law. Such person or persons shall pay any recordation costs.

23. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed.

hareunder. Without conveyance of the Property, the successor trustes shall succeed to all the title, power and duties conferred upon

Partition.

Trustee herein and by applicable law. 24. Attorneys' Fees. As u

Trustee herein and by applicable law.

24. Attorneys' Fees. As used in this Security instrument and in the Note, "attorneys' fees" shall include any attorneys' fees awarded by an appellate court.

25. Riders to this Security instrument. If one or more riders are executed by Borrower and recorded together with this Security Instrument, the covenants and agreements of sech such rider shall be incorporated into and shall amond and supplement the covenants and agreements of this Security instrument as if the rider(s) were a part of this Security instrument. [Check applicable box(es)]

Adjustable Rate Rider	Condominium Rider 1.4 Family Rider
Other (a) Ispecify)	en the control of the conspicing this Security instrument only no injerged, heart son anywer of the control of the control of personally obligated in pay the control of th
BY SIGNING BELOW, Borrow and in any ricer(s) executed by Borro	er accepts and agrees to the terms and coverants contained in this Security Instrument Wer and recorded with it.
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OFFICE LSEA TRIES HAMBIE GOME TO JANY PUBLIC - OR COMMISSION NO. 28: MY COMMISSION EXPIRES MAR 01	Pasself sen doe vision veteropeare o technique and form of ability
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TO TRUSTEE: The undersigned is the hold with all other indebtedness secure said note or notes and this Daed of now held by you under this Deed of	REQUEST FOR RECONVEYANCE or of the note or notes ascured by this Dead of Trust. Said note or notes, together of by this Dead of Trust, have been paid in full. You are hereby directed to cancel Trust, which are delivered receive, and to reconvey, without warranty, all the estate if Trust to the paragin of persons legally antitled thereto.
STATE OF OREGON: COUNTY OF K	2044
- of	98 at 11:06% o'clock A. M., and duly recorded in Vol. M98 Mortgages on Page 2619
FEE \$25.00	Bernetha G. Lytsch, County Clerk By Ketallin Kond

POLICIES