

DEED OF TRUST

THIS DEED OF TRUST is made this 3rd day of May, 1982,
 R-J Land Development, Inc. a Washington Corporation, as to an undivided 2/3 interest
 BETWEEN ~~and Marion Z. Lamb and Dorothy A. Lamb, husband and wife, as to an un-~~ as Grantors,
 divided 1/3 interest
 whose address is P.O. Box 175, Vancouver, Washington 98666
 and Skamania County Title Company, as Trustee,
 whose address is 43 Russell Street, Stevenson, Washington 98648
 and Heritage Bank, as Beneficiary,
 whose address is 430 N.E. Adams, (P.O. Box 1144), Camas, Washington 98607

Grantor hereby irrevocably grants, bargains, sells, and conveys to Trustee in trust, with power of sale, the following described property in Skamania County, Washington:
 Lot No. 3 of the R-J Land Development, Short Plat No. 2, recorded May 27, 1981, at page 5 of
 Book 3 of Short Plats under Auditor's File No. 92494 Records of Skamania County, Washington.
 Subject to easements, covenants and restricts. Subject to Road Maintenance Agreement - see
 attached.

"Together with all grantor's right, title and interest in a real estate contract dated
 November 23, 1981, recorded Dec. 4, 1981 under Skamania County auditor's file
 No. 93418 between grantor as seller and Thomas F. Lyons and Dorothy Karen
 Lyons, husband and wife as purchaser which real estate contract covers the real property
 described above."

TOGETHER WITH all tenements, hereditaments and appurtenances, now or hereafter created, being or in anywise appertaining,
 and the rents, issues, and profits thereof, and all fixtures and property that may be now located upon said real property or may hereafter be in-
 stalled in or attached to or used in or adapted for use in the operation of the property and improvements, including, but without being limited to,
 all trees, shrubs, rockeries, retaining walls, walks, driveways, buildings, structures, improvements and fixtures, plumbing, heating, lighting,
 cooling and ventilating apparatus, awnings, door and window screens, built-in ranges, dishwashers, refrigerators, washers, disposals, dryers,
 and mirrors, rugs, carpeting and other floor covering material, drapery, traverse rods and hardware, all of which property, whether affixed or
 annexed or not, shall for the purposes of this Deed of Trust be deemed conclusively to be real estate and conveyed hereby. Grantor agrees to
 execute and deliver, from time to time, such further instruments as may be requested by Beneficiary to confirm the lien of this Deed of Trust on
 any property. To the extent that any of the property described herein may be subject to the provisions of the Uniform Commercial Code, this
 deed of trust is a security agreement, granting to beneficiary, as secured party, a security interest in any such property and the grantor agrees
 to execute such financing statements as may be required by the beneficiary and pay, upon demand, filing fees for any such financing statements
 and continuations thereof.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor incorporated by reference con-
 tained herein and payment of the sum of Twenty eight thousand eight hundred eight & 40/100--
DOLLARS (\$28,808.40**)
 with interest thereon according to the terms of a promissory note of even date herewith payable to Beneficiary or order and said Grantor, all
 renewals, modifications or extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of
 their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of
 Paragraphs 1 through 21 inclusive of the Master Form Deed of Trust hereinafter referred to are hereby incorporated herein by
 reference and made an integral part hereof for all purposes the same as if set forth herein at length, and the Grantor hereby makes
 said covenants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was recorded
 on the twelfth (12th) day of June, 1967, in the Official Records of the offices of the County Auditors of the following counties in
 Washington in the book and at the page designated after the name of each county, to-wit:

County	Book or Vol.	Page No.	Auditor's File No.	County	Book or Vol.	Page No.	Auditor's File No.
Adams	18 of Misc.	170	117688	Lewis	346	841	711648
Asotin	Microfilmed under Auditor's No.	98675	578543	Lincoln	L. of Misc.	645	313404
Benton	212	1021	667306	Mason	Reel 37	Frame 548-550	226723
Chelan	682	749	373183	Okanogan	33	648	549607
Clallam	300	464	6490581	Pacific	206	127	49800
Clark	Auditor's Microfilm No.	672894	4-1770	Pend Oreille	26 of Mts.	411	123143
Columbia	41 of Mts.	266	653748	Pierce	1206 of Mts.	17	2193039
Cowlitz	736 P.	001	148399	San Juan	27	644	66303
Douglas	121	350	150919	Skagit	St. Offic. Rec.	202	700444
Ferry	27 of Deeds	535	301506	Skamania	46 of Mts.	37	68759
Franklin	131	176	12719	Snohomish	16 of Offic. Rec.	604	1964459
Garfield	Microfilmed under Auditor's No.	912719	188847	Spokane	1143 of Mts.	398	297155C
Grant	25 of Rec'd Dec.	220	197658	Stevens	107 of Mts.	312	383561
Grays Harbor	297 of Mts.	138	192427	Thurston	265	73	762307
Island	161	404	6188051	Wahkiakum	15	193	24139
Jefferson	10 of Misc.	402	907462	Walla Walla	303 of Mts.	528	486453
King	5428 of Mts.	26	330165	White.com	61	717	3028411
Kitsap	892	276	127305	Whitman	1 of Misc.	239	374577
Kittitas	108	446		Yakima	580	360	2133393
Klickitat	8 of Misc.	24					

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of
 Trust the Grantor acknowledges receipt of such Master Form Deed of Trust.

The property which is the subject of this Deed of Trust is not used principally or primarily for agricultural or farming purposes.
 The undersigned Grantor requests that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the
 address hereinbefore set forth.
R-J Land Development Inc.

Marion Z. Lamb
Dorothy A. Lamb

Irwin Jessen Pres
Walter M. ... Sec

STATE OF WASHINGTON)
 COUNTY OF Clark) ss.

On this 3rd day of May, 1982,
 before me the undersigned, a Notary Public in and for the State of Wash-
 ington, duly commissioned and sworn, personally appeared
Marion Z. Lamb & Dorothy A. Lamb, H&W
R-J Land Development, Irwin Jessen Pres
 to me known to be the individual Douglas ... and Second who executed
 the foregoing instrument, and acknowledged to me that they signed
 and sealed the said instrument, as their free and voluntary act
 and deed, for the uses and purposes therein mentioned.

WITNESS my hand and official seal hereto affixed the day and year in this
 certificate above written.

Notary Public in and for the State of Washington,
 residing at Camas

This space reserved for Recorder's use.
 SS
 THE WITHIN
 BY
SKAMANIA COUNTY TITLE CO
STEVENSON, WA
2:10 P MAY 10 1982
 SS
616
J.M. Gibson
Cl. New



ADDITIONAL TERMS

1. Seller shall deposit with the escrow agent (Land Title Company of Clark County) a fully executed warranty deed to the Property which is the subject hereof. Such deed shall be free and clear of all liens and encumbrances, except those placed upon the Property or suffered by the Purchaser subsequent to the date of this Contract and excepting from the Property the items listed in Exhibit "A" through "V" of Exhibit "A".

All payments to be made hereunder shall be made to a collection account at Washington State Bank, Vancouver, Wash. Branch. All such payments shall in their entirety be used to reduce that portion of the mortgage described in item V of Exhibit "A" hereto which has been allocated to the Property sold hereunder.

2. When the balance due hereunder is reduced to \$20,000.00, Seller shall deliver to Purchaser a warranty deed to the Property in the form described in paragraph 1 above. If Seller does not deliver such deed, Purchaser may cause the escrow agent to record and deliver to Purchaser a promissory deed. Purchaser shall deliver to Seller a promissory note for the remaining balance due, under which note Purchaser shall continue to make monthly payments at 12 percent interest on the diminishing balance at all times. Seller shall bear the cost of preparing such documents which are acceptable to Purchaser's attorney. At closing Seller shall deliver to Purchaser a written statement by the Washington State Bank indicating that it will release its mortgage on the Property sold hereunder when the remaining balance due under this agreement is \$20,000.00.

3. In the event Purchaser shall be delinquent more than fifteen (15) days in making any payment, a late charge of \$25 shall be made. The late charge shall be computed monthly on all sums which are delinquent.

4. The principal balance of this contract together with all accrued or unpaid interest shall be due and payable in full on or before December 4, 1934.

5. The Property sold under this agreement is subject to the terms, covenants, and provisions of that certain instrument described in item II of Exhibit "A" hereto. Seller warrants to Purchaser that Ray E. Dooley, a single man, will comply with such terms, covenants, and provisions by January 1, 1931.

7. The Property sold hereunder is subject to a Road Maintenance Agreement as described in Item IV of Exhibit "A" hereto. Under such agreement the parties are to share equally the cost of maintaining the road described therein. That road provides access to sixteen (16) lots including the one purchased by Purchaser hereunder. Seller warrants such maintenance agreement applies to all sixteen (16) lots. Seller desires to clarify that Purchaser shall only be required to bear one-sixteenth (1/16) of the repair and maintenance cost for the road. Prior to the sale of all sixteen (16) lots, if repairs or maintenance are conducted entirely upon that portion of the road which is east of the Property purchased by Purchaser hereunder, Purchaser shall not be responsible for any such cost. Seller shall hold Purchaser harmless from all cost due to road maintenance in excess of the allocations as provided hereunder.
8. At closing Seller shall provide Purchaser with a current Sewage Disposal Permit (PERC).
9. Seller shall subordinate its interest in the Property under this agreement or its deed of trust covering the Property, whichever the case may be, to the lien of a construction, development and/or permanent mortgage or deed of trust of a lender provided, however, that the funds secured thereby must be loaned for the purpose of making improvements to the real property.

I. EASEMENT INCLUDING THE TRANSMISSION AND/OR RECORDING NO. RECORDING NO.

RECORDS OF TO AFFECTS

II. EASEMENT INCLUDING BY INSTRUMENT RECORDED RECORDING NO. RECORDS OF FOR AFFECTS

III. COVENANTS, CONDITIONS DATED RECORDED RECORDING NO. RECORDS OF EXECUTED BY

IV. AGREEMENT ENTERED INTO BY CORPORATION, DATED RECORDED RECORDING NO. RECORDS OF PROVIDING

ADDITIONAL TERMS

post with the escrow agent (land title County) a fully executed warranty deed in which is the subject hereof. Such deed shall bear of all liens and encumbrances, except in the property or suffered by the purchaser on the date of this Contract and excepting the Exhibit "A".

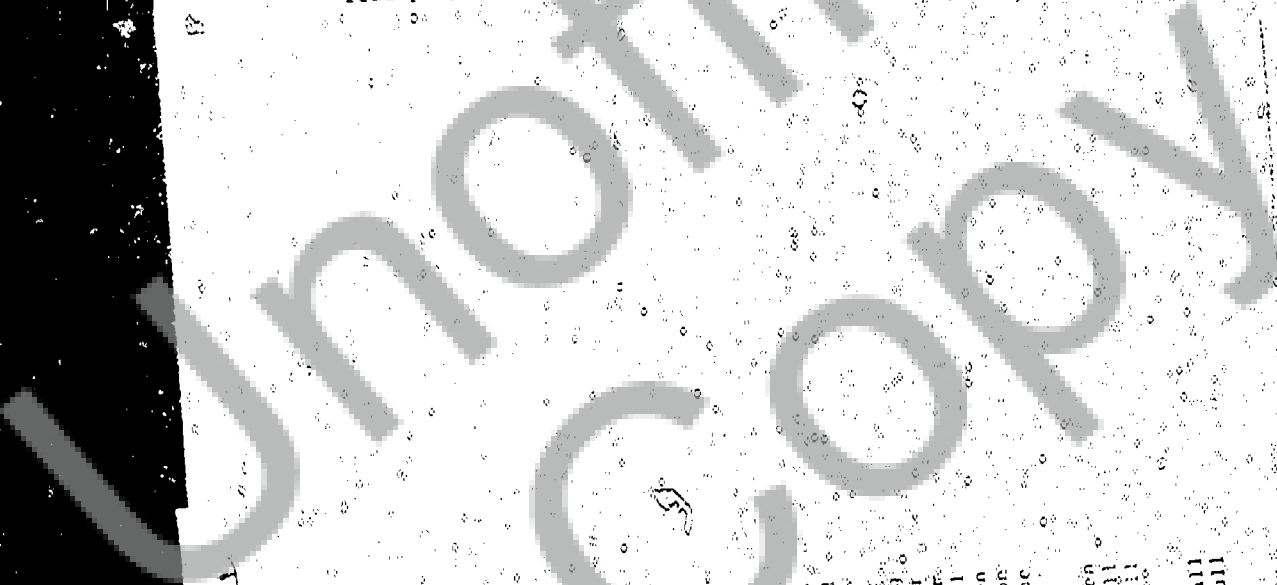
Seller hereunder shall be made to a bank to be made hereunder State Bank, Vancouver, Washington. Seller shall in their entirety be made to pay the portion of the mortgage described in the hereto which has been allocated to hereunder.

Force due hereunder is, issued to the Seller to Purchaser a warranty deed to the form described in paragraph 1 above. Seller shall deliver such deed to Purchaser, the deed shall be recorded and delivered to Seller. A promissory note or shall deliver to Seller a promissory note including balance due. Under such note Seller shall make monthly payments of \$350, including to make monthly payments at 12 percent in a form of diminishing balance such document in a form of preparing such document Seller shall Purchaser's attorney. At closing Seller shall Purchaser a written statement by the Washington indicating that it will release its mortgage on sold hereunder when the remaining balance due is \$20,000.

Purchaser shall be delinquent more than fifteen days after any payment, a late charge of \$25 shall be computed monthly on all late charge shall be computed monthly on all late delinquent.

If balance of this contract together with all unpaid interest shall be due and payable in full on December 4, 1984.

This agreement is subject to the terms and provisions of that certain instrument in item II of Exhibit "A" hereto. Seller warrants that May E. Dooley, a single man, will comply with the terms, covenants, and provisions by January 1,



Intenance hereto. ally the that road one pur- nts such (6) lots. only to epair and le of all conducted ist of the user shall hold tenance in

a current

perty under e Property, nstruction, trust of a red thereby ents to the

EXHIBIT "A"

EASEMENT INCLUDING THE TERMS, COVENANTS AND PROVISIONS THEREOF FOR ELECTRIC TRANSMISSION AND/OR DISTRIBUTION LINE, TOGETHER WITH NECESSARY APPURTENANCES, AS GRANTED BY INSTRUMENT

RECORDED : FEBRUARY 20, 1934
RECORDING NO. : PAGE 576 OF BOOK W OF DEEDS, UNDER AUDITOR'S FILE NO. 17066
RECORDS OF : SKAMANIA COUNTY, WASHINGTON
AFFECTS : NORTHWESTERN ELECTRIC COMPANY, A CORPORATION THE EAST 1/2 E 1/2 NE 1/4 SW 1/4, THE EXACT LOCATION OF WHICH CANNOT BE DETERMINED OF RECORD

II. EASEMENT INCLUDING THE TERMS, COVENANTS AND PROVISIONS THEREOF, AS ESTABLISHED BY INSTRUMENT

RECORDED : MAY 18, 1981
RECORDING NO. : 92462 BOOK 79 PAGE 720
RECORDS OF : SKAMANIA COUNTY, WASHINGTON
FOR : AN EASEMENT FOR INGRESS, EGRESS, AND UTILITIES THE SOUTH HALF OF SECTION 9 TOWNSHIP 1 NORTH RANGE 5 E. N.M. THE EXACT LOCATION OF WHICH CANNOT BE DETERMINED OF RECORDS
AFFECTS

III. COVENANTS, CONDITIONS AND RESTRICTIONS CONTAINED IN INSTRUMENT

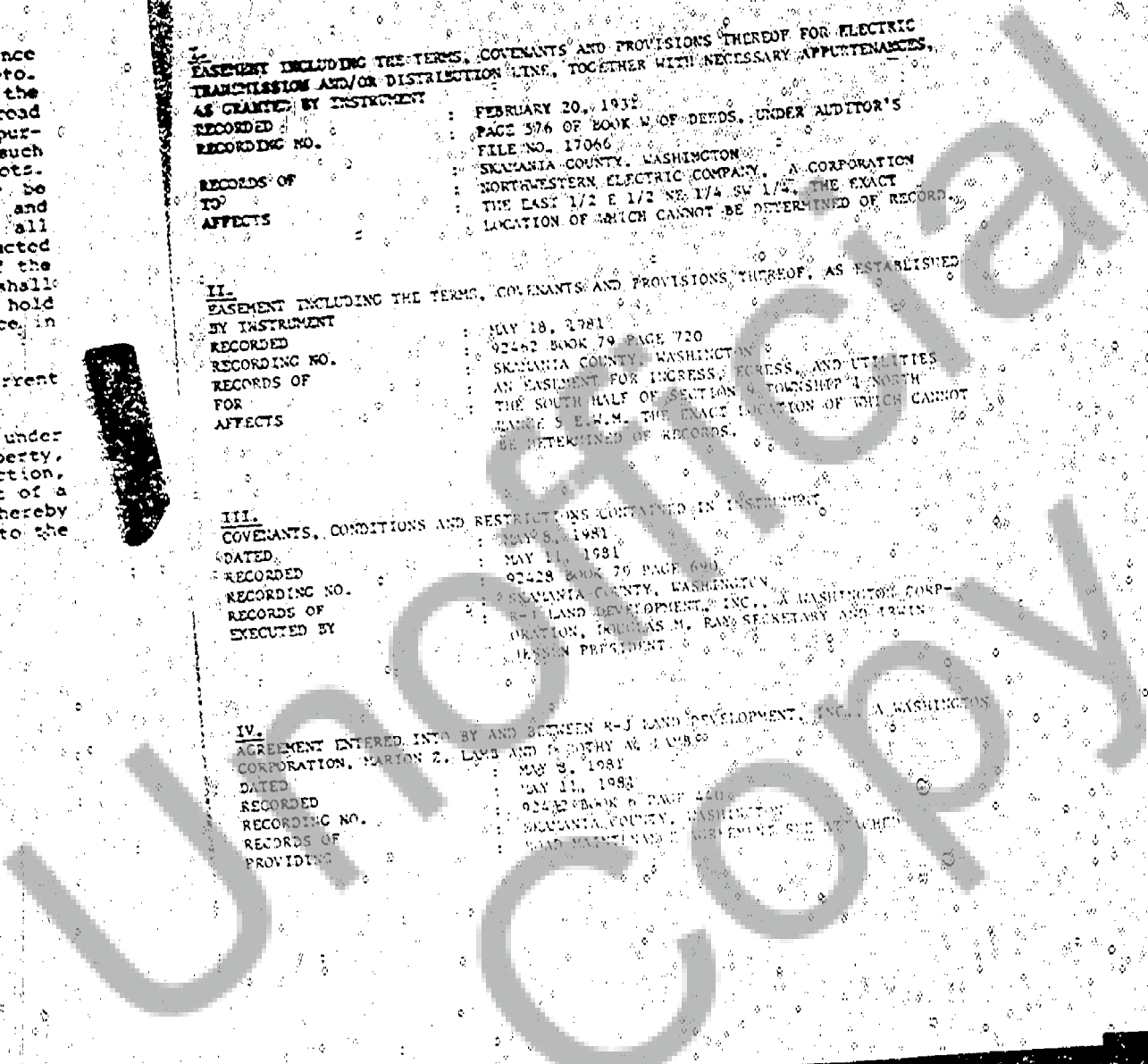
DATED : MAY 8, 1981
RECORDED : MAY 11, 1981
RECORDING NO. : 92428 BOOK 79 PAGE 690
RECORDS OF : SKAMANIA COUNTY, WASHINGTON
EXECUTED BY : R-J LAND DEVELOPMENT, INC., A WASHINGTON CORPORATION, IRVING M. RAY, SECRETARY AND TRUSTEE, JESSON PRESIDENT

IV. AGREEMENT ENTERED INTO BY AND BETWEEN R-J LAND DEVELOPMENT, INC., A WASHINGTON CORPORATION, MARION Z. LAMB AND DOROTHY M. LAMB

DATED : MAY 8, 1981
RECORDED : MAY 11, 1981
RECORDING NO. : 92428 BOOK 79 PAGE 690
RECORDS OF : SKAMANIA COUNTY, WASHINGTON
PROVIDING : ROAD MAINTENANCE AGREEMENT SEE ATTACHED

MORTGAGE TO INTEREST ADVANCE

Dated:
Recorded:
Recording No.:
Records of:
Mortgagee:
Mortgagee:



of preparatory. At closing Seller's attorney is attorney by the Washington a written statement by its mortgage on that it will release its mortgage due under when the remaining balance due is \$20,000.

r shall be delinquent more than fifteen days after the date of any payment, a late charge of \$25 shall be computed monthly on all arge shall be computed monthly on all unt.

of this contract together with all interest shall be due and payable in full on 1/15/82. This agreement is subject to the provisions of that certain instrument of Exhibit "A" hereto. Seller warrants that this agreement, a single copy, shall comply with the provisions of the Uniform Real Property Law, and provisions by January 1, 1982.

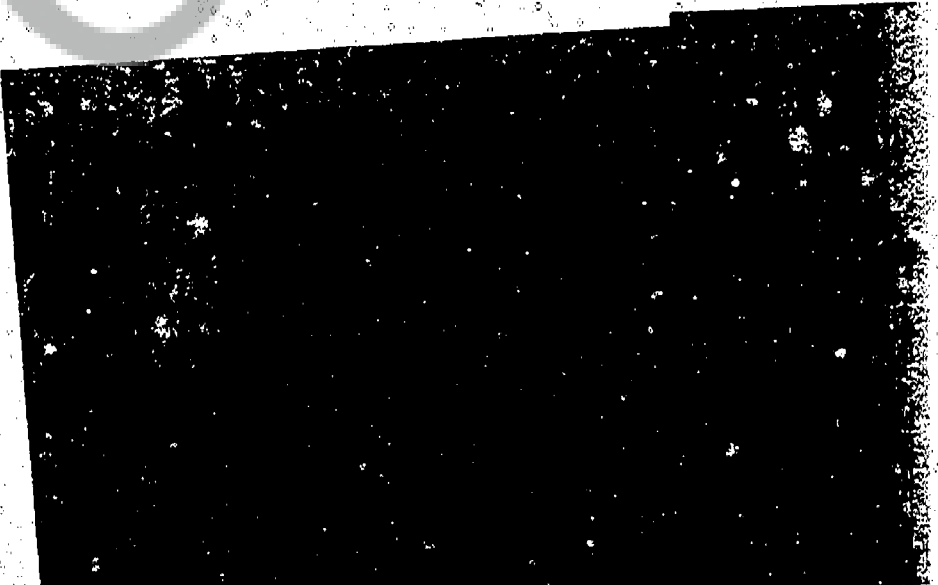


EXHIBIT "A" (continued)

V. MORTGAGE TO SECURE AN INDEBTEDNESS OF \$146,813.64 AND ANY INTEREST ADVANCES OR OTHER OBLIGATIONS SECURED THEREBY

Dated: September 25, 1980

Recorded: October 3, 1980

Recording No.: Book 50 of Mortgages, Page 460; Auditor's File No. 89F370

Records of: Skamania County, Washington

Mortgagor: B&J Land Development, Inc., a Washington corporation, and Marion Z. Lamb and Dorothy N. Lamb, husband and wife

Mortgagee: Washington State Bank (includes other properties)

DEED FOR ELECTRIC NECESSARY APPURTENANCES,

UNDER AUDITOR'S

BY, A CORPORATION # 1/4, THE EXACT DETERMINED OF RECORD.

HEREOF, AS ESTABLISHED

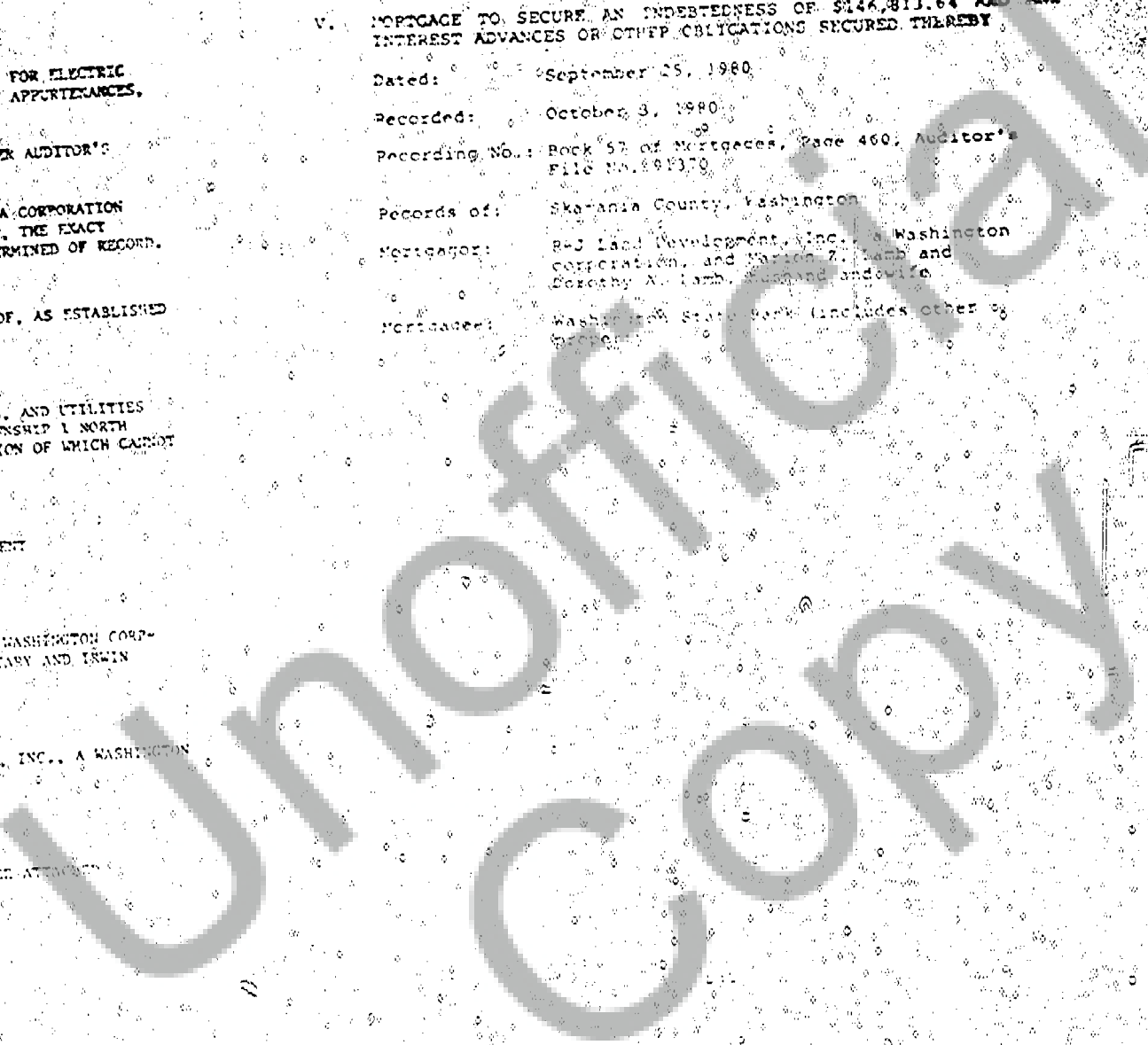
GRESS, AND UTILITIES 9 TOWNSHIP 1 NORTH LOCATION OF WHICH CANNOT

STRUMENT

ON A WASHINGTON CORP- SECRETARY AND IRWIN

PMENT, INC., A WASHINGTON

OTON: ENT SECRETARY



BOOK 53 PAGE 621

PAGE 617

EXHIBIT "C"

93418

against when such obtainable to

the parties costs and expenses

be land of be binding successors

their share obligation interest in closed upon

ferred to an agrees to including

cutted this

An Easement for ingress, egress and utilities over, under and across the following described tract, to-wit:

Beginning at a 3/4 inch iron pipe with aluminum cap at the center of Section 9, Township 1, North, Range 3 East, Willamette Meridian, Skamania County, Washington; thence South 04° 40' 50" West along the North-South centerline of Section 9, 75.83 feet to the Southeast corner of the "Skamania County Tract" as described under Auditor's File No. 85938; thence South 38° 45' 58" West along the South line of said "Skamania County Tract" 30.04 feet to the TRUE point of beginning of said easement centerline; thence South 01° 40' 50" West, 151.23 feet; thence along the arc of a 144.38 foot radius curve to the right for an arc distance of 119.73 feet; thence along the arc of a 144.38 foot radius curve to the left for an arc distance of 119.73 feet to a point on the West line of the "Skamania County Tract" as recorded in Book 2 of Short Plats at Page 150; thence South 04° 50' 58" East, 122.28 feet; thence along the arc of a 160 foot radius curve to the right for an arc distance of 89.98 feet; thence South 27° 18' 44" West, 104.94 feet; thence along the arc of a 160 foot radius curve to the left for an arc distance of 71.63 feet; thence South 01° 39' 30" West parallel with and 30 feet East of the West line of the East half of the East half of the Southeast quarter of the Northwest quarter of Section 9, 258.00 feet; thence South 88° 15' 24" East, 21.00 feet to the center of a 50 foot radius curve-to-see at the terminus of said centerline at a point which bears North 42° 31' 17" West 200.49 feet from a 3/4 inch iron pipe at the South quarter corner of Section 9.

[Handwritten signature]

[Handwritten signature]
Attorney-in-Fact

Attorney-in-Fact

[Handwritten initials]

[Handwritten initials]

ROAD MAINTENANCE AGREEMENT

AGREEMENT made this 23 day of November, 1981

and between the following parties:
L&J LAND DEVELOPMENT, INC., a Washington corporation, **MARION Z. LAMB AND DOROTHY A. LAMB, and THOMAS E. LYONS and DOROTHY LYONS, husband and wife,** and their heirs, successors and assigns

WHEREAS, the parties hereto have an interest in, by ownership or easement or use upon that certain private roadway located in Skamania County, State of Washington, as depicted on the attached plat marked Exhibit "A", attached hereto and incorporated by reference herein, and more particularly described as follows:

SEE EXHIBIT "C"

WHEREAS, the parties desire to share the costs and expenses of maintaining said private road,

NOW, THEREFORE, it is hereby agreed as follows:

1. The parties shall share equally as provided herein in the costs and expenses of maintaining the above-described road in good repair equal to its present condition and conforming to the Skamania County road standards for short plats applicable at the time of the road's construction.

2. No pre-approval of the parties shall be necessary for repair of chuck holes. The party undertaking such chuck hole repairs shall be entitled to reimbursement from the others for their proportionate share of the reasonable costs incurred in such repair.

3. All remaining repairs and maintenance shall be the responsibility of the parties herein only upon the prior written approval and consent of seventy-five percent (75%) of the parties.

4. Upon such written consent for repairs other than for chuck holes, the parties shall designate an agent to obtain estimates for, contract for, contract for and average the repairs and maintenance authorized under this Agreement. Compensation of the agent, if any, shall be paid out of the total agreed liability of the parties hereto.

5. The agent shall not proceed with a contract for such repairs or maintenance until seventy-five percent (75%) of the parties have approved the contract amount in writing. After receipt of such approval, the agent shall have the right to demand payment from the parties for their proportionate share of the contract price of such repair or maintenance prior to incurring any costs or expenses for said work.

6. The agent shall furnish a faithful performance bond in the amount of the contract amount for repairs or maintenance from a good and sufficient surety; the premium to be paid out of the total agreed liability of the parties hereto.

7. Any liability of the parties for personal injury to the agent hereunder, or to any workman employed to make repairs under this Agreement, or to third persons, as well as any liability of the parties for damage to the property of the agent, or any such workman, or of any third person, as a result of or arising out of repairs and maintenance under this Agreement, shall be borne, as between the parties, in equal shares. Liability insurance in an amount to be agreed upon between the parties and the agent prior to the undertaking of any repairs or maintenance hereunder, shall be obtained from an insurer authorized to do business under the laws of the State of Washington. Premiums therefor shall be paid out of the total agreed liability of the parties hereto.

Liability
injury or
any matter

hereto or
expenses
upon the

the prop-
erty and
or assign

of cost
shall be
the amount
by the

attorney
pay all
the cost

instrum

Handwritten signatures and initials

MENT

November, 1981

eration, MARION Z. LAMB AND
THEY LYONS, husband and wife,

interest in, by ownership
roadway located in Skamania
the attached plat marked
1 by reference herein, and

re the costs and expenses of
as follows:

ly as provided herein in the
described road in good repair
to the Skamania County road
time of the road's construction.

es shall be necessary for repair
chuck hole repairs shall be
or their proportionate share of

aintenance shall be the responsi-
prior written approval and
parties.

r repairs other than for chuck
to obtain estimates for, contract
and maintenance authorized, under
if any, shall be paid out of the
to.

with a contract for such repairs
(75%) of the parties have approved
receipt of such approval, the agent
ow the parties for their propor-
ch repair or maintenance prior to
work.

withful performance bond in the
for maintenance from a good and
d out of the total agreed liability

es for personal injury to the agent
make repairs under this Agreement.
ility of the parties for damage to
orkman, or of any third person, as
d maintenance under this agreement,
in equal shares. Liability insur-
een the parties and the agent prior
aintenance hereunder shall be obtained
ame under the laws of the State of
paid out of the total agreed liabil-

8. Each of the parties agree to indemnify the other against
liability for injury to himself or damage to his property when such
injury or damage shall result from, arise out of, or be attributable to
any maintenance or repair undertaken pursuant to this Agreement.

9. Accounting by agent. The agent shall furnish to the parties
hereto written reports of maintenance and repairs undertaken, costs and
expenses incurred, and receipts for the payment of costs and expenses
upon the completion of such repairs or maintenance.

10. This Road Maintenance Agreement shall run with the land of
the property served by the easement described herein and shall be binding
on and inure to the benefit of the parties hereto, their heirs, successors
or assigns.

11. Should any party to this Agreement fail to pay their share
of costs and expenses as provided herein, the amount of such obligation
shall become a lien upon the property of such party, and bear interest in
the amount provided by statute for judgments, and may be foreclosed upon
by the agent on behalf of the non-defaulting parties.

12. Should any obligation or provision herein be referred to an
attorney for collection or enforcement, the defaulting party agrees to
pay all reasonable attorney's fees and costs incurred thereby, including
the cost for obtaining a title report.

IN WITNESS WHEREOF, the respective parties have executed this
instrument the date hereinabove first written.

R-J LAMB DEVELOPMENT

BY [Signature]

[Signature]
Marion Z. Lamb

[Signature]
Dorothy A. Lamb

[Signature]
By Marion Z. Lamb Attorney-in-Fact

[Signature]
Thomas F. Lyons

[Signature]
Dorothy Lyons

[Signature]
3150 12-4-81
[Signature]
610
[Signature]
THOMAS F. LYONS

Registered
[Signature]

HERITAGE BANK

93941

Deed of Trust (Rider)

RIDER attached to and forming part of a Deed of Trust or Mortgage ("Mortgage") dated May 3, 1982
 between R-J Land Development, Inc. a Washington Corporation, as to an undivided 2/3 interest
 and Marion Z. Lamb and Dorothee A. Lamb, husband and wife, as to an undivided 1/3
interest as Beneficiary or Mortgagee ("Mortgagee")
 and Heritage Bank as Grantor or Mortgagor ("Mortgagor")

ADDITIONAL TERMS AND CONDITIONS:

1. This Rider modifies and supplements the Mortgage referred to above to which it is attached. If there is any conflict or inconsistency between the Mortgage and this Rider, the provisions of this Rider shall prevail.
2. Grantor agrees to fully comply with all the terms and conditions of any prior mortgage or deed of trust on the property described in the Mortgage or any real estate contract by which Mortgagor is purchasing the property described in the Mortgage (Contract). A default under any prior mortgage or deed of trust or Contract shall constitute a default under the Mortgage.
3. In the event of a default under any prior mortgage or deed of trust or Contract, Mortgagee may cure such default. The amounts advanced by, and the costs and expenses incurred in connection therewith, plus interest on such amounts at the rate provided in the Note secured by the Mortgage, shall also be secured by the Mortgage and paid to the Mortgagee on demand.
4. Mortgagor agrees to furnish to Mortgagee promptly when received copies of any notices of default or nonpayment sent by the holder of any prior mortgage or deed of trust or Contract.

Dwain J. Jansen
Marion Z. Lamb, Sec.
Dorothee A. Lamb