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BOOK 104 PAGE 914

FUTURE ADVANCE DEED OF TRUST
(For Use in Washington State)

THIS DEED OF TRUST, made this 10th day of April, 1987
between Tom & Edith Gallant

Stevensen, WA 98648 ("Grantor"), whose address is MP 51 Wind Mountain Road
("Trustee"), whose address is Skamania County Title/43 Russell St Stevenson WA 98648
and Aetna Finance Company d/b/a ITT Financial Services (Beneficiary), whose address is
8109 NE Vancouver Mall Drive Vancouver WA 98662

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

A TRACT OF LAND IN THE NORTHEAST QUARTER OF SECTION 26, TOWNSHIP 3 NORTH, RANGE 8 EAST
OF THE WILLAMETTE MERIDIAN, DESCRIBED AS FOLLOWS:

BEGINNING AT THE CENTER OF SECTION 26; THENCE EAST ALONG THE SOUTH LINE OF
THE NORTHEAST QUARTER, A DISTANCE OF 1,130 FEET TO THE TRUE POINT OF BEGINNING;
THENCE NORTH 00° 04' EAST A DISTANCE OF 191.5 FEET; THENCE NORTH 00° 03' WEST
375.9 FEET; THENCE NORTH 50° 03' WEST 116.3 FEET; THENCE NORTH PARALLEL WITH
THE WEST LINE OF THE NORTHEAST QUARTER TO A POINT ON THE SOUTH LINE OF THE
NORTHWEST QUARTER OF THE NORTHEAST QUARTER; THENCE EAST ALONG SAID SOUTH LINE
TO THE SOUTHEAST CORNER OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER;
THENCE NORTH ALONG EAST LINE OF THE NORTHWEST QUARTER OF THE NORTHEAST QUARTER
A DISTANCE OF 150 FEET; THENCE EAST PARALLEL WITH THE SOUTH LINE OF THE NORTH-
EAST QUARTER, A DISTANCE OF 590 FEET; THENCE SOUTH PARALLEL WITH THE EAST LINE
OF SAID NORTHEAST QUARTER, TO THE SOUTH LINE OF SAID NORTHEAST QUARTER; THENCE
WEST ALONG SAID SOUTH LINE TO THE POINT OF BEGINNING.

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

THIS DEED is for the purpose of securing performance of each agreement of grantors herein contained, and payment of:

(1) All advances made by Beneficiary to Grantor pursuant to a commitment agreement of even date herewith, each advance to be
evidenced by a promissory note which will be dated the date of the advance and which includes principal and interest outstanding under any
prior note, provided the aggregate amount of principal outstanding on all advances shall not at any one time exceed the sum of

\$ Twenty-five thousand & No/100 the amount stated in the Commitment Agreement;

- (2) All interest and charges on such advances;
- (3) All costs incurred or advances made by Beneficiary hereunder; and
- (4) All renewals, modifications or extensions of the foregoing.

The lien of this Deed of Trust and its priority as to future advances shall continue in full force and effect until fully reconveyed,
notwithstanding the Grantor has at any intervening time, no unpaid advances secured hereby. To protect the security of this Deed of Trust,
Grantor covenants and agrees:

1. **Preservation of Property.** 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. **Payment of Taxes and Assessments.** 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. **Insurance.** 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 and any other deed of trust prior hereto. Such policies shall be in such
companies as the Beneficiary may approve and shall have Beneficiary designated as a loss payee as its interest may appear with proceeds
payable first to Beneficiary and then to Grantor. Grantor shall, on demand of Beneficiary, provide a copy of the policy or a certificate evidencing
such insurance. 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. **Defend Title and Payment of Costs of Suit.** To defend any action or proceeding purporting to affect the security hereof or the rights or
powers of Beneficiary of 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. **Trustee's Costs.** 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 Trustee's and attorney's fees actually incurred, as provided by statute, and Trustee's fees for
execution, delivery and recording of a deed of reconveyance.

6. **Payment of Taxes, Insurance, Etc., by Beneficiary.** Should Grantor fail to pay when due any taxes, assessments, insurance premiums,
lines, encumbrances or other charges against the property hereinabove described, Beneficiary may pay the same, and the amount so paid, with
interest at the highest rate set forth in any not secured hereby, shall be added to and become a part of the debt secured by this Deed of Trust.

7. **Due On Sale.** In the event of any transfer (defined below) of all or any part of the property or any interest therein, whether voluntary,
involuntary, or by operation of law, Beneficiary may, at its option, declare the sums secured by this deed of trust to be immediately due and
payable without notice to Grantor (which notice Grantor hereby expressly waives). Upon such declaration, Beneficiary may, without further
notice to or demand on Grantor, invoke any remedies provided to Beneficiary in the event of default by Grantor. This provisions shall apply to
each transfer, whether or not Beneficiary has consented or waived its rights in connection with any previous transfer.

Not less than 30 days prior to any transfer, Grantor shall notify Beneficiary in writing of the proposed transfer and shall provide Beneficiary
with such information concerning the terms and conditions of the transfer and the credit worthiness and financial condition of any proposed
transferee as Beneficiary may require. Beneficiary shall be entitled to collect a service charge, as fixed and determined by Beneficiary, but in no
event in excess of five percent (5%) of the amount of the original indebtedness secured by this deed of trust, from Grantor or from the transferee
(in the event the transfer is made) as a condition of, and as compensation for, its consideration of the transfer of the collateral, and whether to
waive its right of acceleration.

If Beneficiary waives its right of acceleration and if Grantor's successor in interest has executed a written assumption agreement accepted in
writing by Beneficiary, Beneficiary may, but is not obligated to, release Grantor from all obligations under this deed of trust and the note.

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In addition to the foregoing and whether or not Grantor's successor in interest is to assume the obligation of Grantor, Beneficiary may, at its option, effective upon the date of any transfer, increase the rate of interest payable on the sums secured by this deed of trust a rate not to exceed the then prevailing interest rate on like loans to like borrowers. Any determination of the then prevailing interest rate by Beneficiary shall be conclusive, if made in good faith. If the interest rate is increased pursuant hereto, the amount of the installment payments under any note shall be increased to the amount necessary to amortize the debt during its original term.

The term "transfer" means any sale, encumbrance, conveyance, or other transfer of the property and shall include, in addition to the common and ordinary meaning of the terms and without limiting their generality, transfer to or from nominees or agents, transfer by any partnership to the individual partners or vice versa, transfers by any corporation to its stockholder or vice versa, and any lease of the property containing an option to purchase.

IT IS MUTUALLY AGREED THAT:

1. **Eminent Domain.** 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. **Nonwaiver.** 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. **Reconveyance or Satisfaction.** The Trustees 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 Beneficiary or the person entitled thereto.

4. **Acceleration and Foreclosure.** 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 the Beneficiary. In such event and upon written request of Beneficiary, Trustee or its authorized agent 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 sale, including a reasonable Trustee's fee and attorney's fee; (2) to the obligation secured by this Deed of Trust; (3) the surplus, if any, shall be distributed to the persons entitled thereto.

5. **Trustee's Deed on Foreclosure.** Trustee shall deliver to the purchaser at the sale its deed, without warranty, which shall convey to the purchaser the interest in the property which Grantor had or had the power to convey at the time of his execution of this Deed of Trust, and such as he 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 bona fide purchasers and encumbrances for value.

6. **Judicial Foreclosure as Mortgage.** 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. **Successor Trustee.** In the event of the death, incapacity or disability or resignation of Trustee, Beneficiary shall 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 shall 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 any action or proceeding in which Grantor, Trustee or Beneficiary shall be a party unless such action or proceeding is brought by the Trustee.

8. **Successors and Assigns.** This Deed of Trust applies to, insures to the benefit of, and is binding on only on the parties hereto, but on their heirs, devisees, legatees, administrators, executors, successors and assigns. The term Beneficiary shall mean the holder and owner of the note secured hereby, whether or not named as Beneficiary herein.

Thomas S. Gallant (Seal)

Edith M. Gallant (Seal)

_____ (Seal)

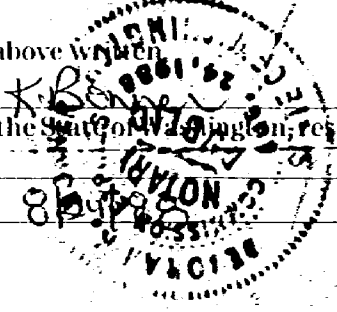
_____ (Seal)

STATE OF WASHINGTON)
COUNTY OF Clark) ss.

On this 13 day of April, 1987, before me, a Notary Public in and for the State of Washington, personally appeared Thomas S. Gallant and Edith M. Gallant personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) who executed this instrument and acknowledged it to be his/her/their free and voluntary act(s) and deed(s) for the uses and purposes mentioned in the instrument.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year first above written.

Richard K. Benner
NOTARY PUBLIC in and for the State of Washington, residing at Wassonville
My appointment expires 8/24/88



FILED FOR RECORD
SKAMANIA CO. WASH
BY SKAMANIA CO. TITLE

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AUDITOR
GARY M. OLSON