

This Deed of Trust made this 21 day of NOVEMBER, 19 87, between DENNIS J. COMBS AND ARMANDA COMBS herein called Trustor, whose mailing address is MP. D. 27 FRANK JOHNS RD. STEVENSON, WA, 98648 and SKAMANIA COUNTY TITLE COMPANY herein called Trustee, and WESTERN BUILDERS AND DESIGN CORP. herein called Beneficiary, whose mailing address is 4407 NE 42ND AVE. PORTLAND, OR 97218

WITNESSETH: That Trustor conveys, transfers, and assigns to Trustee in Trust, with Power of Sale, the following described real property in SKAMANIA County, Washington:

A tract of land located in lot 12 of STEVENSON PARK ADDITION, according to the official plat thereof on file and of record in book "A" of plats at page 38, in the office of the auditor of Skamania County, Washington, more particularly described as follows:
Beginning at the intersection of the Westerly right of way line of Strawberry Road with the Easterly right of way line of the Frank Johns Road as existing and constructed in 1964; thence North 46°35' West following the Easterly right of way line of the Frank Johns Road, 134.4 feet; thence North 18°47' West along said Easterly Right of way line 99.59 feet; thence North 78°43' East 140.37 feet to intersection with the Westerly right of way line of Strawberry Road; thence South 02°07' West along said Westerly right of way line, 214.26 feet to the point of beginning.

which property is not used principally for agricultural or farming purposes.

TOGETHER with the rents, issues, profits and income thereof (all of which are hereinafter called "Property Income"), SUBJECT HOWEVER to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such Property Income.

THIS DEED OF TRUST is given for the purpose of securing: (1) Performance of each agreement of Trustor herein contained, (2) Payment of the indebtedness by contract of even date herewith. Said contract and the herein contained mortgage secure TRUSTOR's payment under a home improvement consumer credit sale agreement.

To protect the Security of this DEED OF TRUST it is agreed that:

(1) Trustor shall keep said property in good condition and repair; shall not remove or demolish any building thereon; shall complete or restore promptly and in good and workmanlike manner any building which may be constructed, damaged or destroyed thereon and shall pay when due all claims for labor performed and materials furnished therefor; shall comply with all laws affecting said property or requiring any alterations or improvements to be made thereon; shall not commit or permit waste thereon; shall not commit, suffer or permit any act upon said property in violation of law; shall cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of said property may be reasonably necessary, the specific enumerations herein not excluding the general.

(2) Trustor shall keep all improvements now or hereafter erected on the said property continuously insured against loss by fire or other hazards in an amount not less than the total obligation secured hereby. 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 his interest may appear and then to the Trustor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured and in such order as the Beneficiary may determine or at option of Beneficiary the entire amount so collected or any part thereof may be released to Trustor. Such application or release shall not cure or waive any default hereunder nor cause discontinuance of any action that may have been or may hereafter be taken by Beneficiary or Trustee because of such default.

(3) Trustor shall appear in and defend any action or proceeding purporting to affect the security hereof or the rights or powers of the Beneficiary or Trustee; and shall pay all costs and expenses, including cost of evidence of title and attorney's fees in a reasonable sum in such action or proceeding in which Beneficiary or Trustee may appear and in suit brought by Beneficiary to foreclose this DEED OF TRUST.

(4) Trustor shall pay: at least ten days before delinquency all taxes and assessments affecting said property; when due, all encumbrances, charges and liens with interest on said property or any part thereof, which appear to be prior or superior hereto; when due, all costs, fees and expenses of this Trust, including without limiting the generality of the foregoing, the fees of Trustee for issuance of any DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE or DEED OF RELEASE and FULL RECONVEYANCE and all lawful charges, costs and expenses in the event of reinstatement of, following default in, this DEED OF TRUST or the obligations secured hereby.

(5) Should Trustor fail to make any payment or to do any act as provided in this DEED OF TRUST, then Beneficiary or Trustee, but without obligation so to do and without notice to or demand upon Trustor and without releasing Trustor from any obligation hereof, may: make or do the same in such manner and to such extent as either may deem necessary to protect the security hereof, Beneficiary or Trustee being authorized to enter upon said property for such purpose; pay, purchase, contest or compromise any encumbrance, charge or lien which in the judgment of either appears to be prior or superior hereto; and, in exercising any such powers, pay necessary expenses, employ counsel and pay his reasonable fees. Trustor shall pay immediately and without demand all sums so expended by Beneficiary or Trustee, with interest from date of expenditure at the highest rate allowed by law in effect at the date hereof.

(6) Any award of damages in connection with any condemnation for public use of or injury to said property or any part thereof is thereby assigned and shall be paid to Beneficiary who may apply or release such moneys received by him in the same manner and with the same effect as above provided for disposition of proceeds of fire or other insurance.

(7) By accepting payment of any sum secured hereby after its due date, Beneficiary does not waive his right either to require prompt payment when due of all other sums so secured or to declare default for failure so to pay.

(8) At any time or from time to time, without liability therefor, and without notice, upon written request of Beneficiary and presentation of this DEED OF TRUST and said contract for endorsement and without affecting the personal liability of any person for payment of the indebtedness secured hereby, and upon payment of its fees, Trustee may: (a) by DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE release and reconvey, without covenant or warranty, express or implied, any portion(s) of the property then held hereunder; the recitals in such DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE of any matters shall be conclusive proof of the truthfulness thereof; the grantee in such DEED OF PARTIAL RELEASE and PARTIAL RECONVEYANCE may be described as "The Person or Persons Legally Entitled Thereto"; (b) consent to the making of any map or plat thereof; (c) join in granting any easement thereon; or (d) join in any extension agreement or any agreement subordinating the lien or charge hereof. Beneficiary shall execute his release upon such DEED if so requested by Trustor.

(9) Upon written request of Beneficiary stating that all sums secured hereby have been paid and upon surrender of this DEED OF TRUST and said contract to Trustee for cancellation and retention and upon payment of its fees, Trustee shall by DEED OF RELEASE and FULL RECONVEYANCE release and reconvey, without covenant or warranty, express or implied, the property then held hereunder. The recitals in such DEED OF RELEASE and FULL RECONVEYANCE of any matters shall be conclusive proof of the truthfulness thereof. The grantee in such DEED OF RELEASE and FULL RECONVEYANCE may be described as "The Person or Persons Legally Entitled Thereto". Seven years after issuance of such DEED OF RELEASE and FULL RECONVEYANCE, Trustee may destroy this DEED OF TRUST, said contract, all evidence of assignments hereof and all other documents relating hereto.

(10) If all or any part of the property or an interest in the property is sold or transferred by Trustor without Beneficiary's prior written consent, Beneficiary, at Beneficiary's option, may require immediate payment in full of the entire amount due under the DEED OF TRUST and Home Improvement Consumer Credit Sale Agreement. Beneficiary, at Beneficiary's option, may waive the right to declare the balance immediately due and may accept in writing an assumption agreement executed by the person to whom the Trustor is transferring or selling the interest in the property. If Beneficiary does allow Trustor's successor in interest to assume the obligation, Trustor will be released from further obligation under this DEED OF TRUST and the Home Improvement Consumer Credit Sale Agreement. The following types of transfers will not give Beneficiary the right to require immediate payment in full:

- the creation of liens or other claims against the property which are inferior to this DEED OF TRUST;
- a transfer of rights in household appliances to a person who provides the Trustor with the money to buy these appliances in order to protect that person against possible losses;
- a transfer of the land to surviving co-owners, following the death of a co-owner, when the transfer is automatic according to law;
- leasing the property for three years or less, so long as the lease does not include an option to buy;
- a transfer to Trustor's relative resulting from death of the Trustor;
- a transfer where Trustor's spouse or children become owners of the property;
- a transfer to Trustor's spouse resulting from a divorce decree, separation agreement, or property settlement agreement;
- a transfer into an inter vivos trust in which the Trustor is and remains a beneficiary, so long as there is no transfer of rights of occupancy in the property.

(11) As additional security, Trustor hereby gives to and confers upon Beneficiary the right, power and authority during the continuance of this Trust to collect the Property Income, reserving unto Trustor the right, prior to any default by Trustor in payment of any indebtedness secured hereby or in performance of any agreement hereunder, to collect and retain such Property Income as it becomes due and payable. Upon such default, Beneficiary may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured or the solvency of the Trustor, enter upon and take possession of said property or any part thereof, in his own name sue for or otherwise collect such Property Income, including that past due and unpaid, and apply the same, less costs and expenses of operation and collection including reasonable attorney's fees, upon any indebtedness secured hereby and in such order as Beneficiary may determine. The entering upon and taking possession of said property, the collection of such property income and the application thereof as aforesaid shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(12) Upon default by Trustor in payment of any obligation secured hereby or in performance of any other agreement hereunder, and upon delivery by Beneficiary to Trustee of written declaration of such default, (a) all sums secured hereby shall become immediately due and payable on delivery to Trustee of Beneficiary's written declaration that such sums are immediately due and payable, and (b) the Trustee shall proceed to sell at public auction the property secured hereby under the Power of Sale contained herein on delivery by Beneficiary to Trustee of written notice of election to have said property sold and after giving of notice of sale in the manner provided by law. Beneficiary also shall deposit with Trustee this DEED OF TRUST, said contract and all documents evidencing expenditures secured hereby. At a sale of said property under the Power of Sale contained herein, any person, including Trustor, Trustee or Beneficiary as herein defined, may purchase at such sale; Trustee shall deliver to purchaser its TRUSTEE'S DEED, without covenant or warranty, express or implied, to the property so sold. After deducting costs and expenses of exercising the Power of Sale and of the sale, including but not limited to costs of evidence of title, the Trustee's fees and Trustee's attorney's fees, if any, Trustee shall apply the proceeds of Trustee's sale in the manner provided by law.

(13) Trustee herein may resign by mailing or delivering notice thereof to Beneficiary and to Trustor. Upon such resignation the Beneficiary may appoint a successor trustee, which appointment shall constitute a substitution of trustee upon the mailing and recording of written notice hereof by the Beneficiary in the manner prescribed by law for the substitution of a trustee of a DEED OF TRUST. A successor trustee herein shall, without conveyance from the predecessor trustee, succeed to all the predecessor's title, estate, rights, powers and duties.

(14) This DEED OF TRUST applies to, inures to the benefit of and binds all parties hereto, their heirs, legatees, devisees, administrators, executors, successors and assigns. The term Beneficiary shall mean the owner and holder, including pledgee, of the contract secured hereby whether or not named as Beneficiary herein. In this DEED OF TRUST whenever the contract so requires, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural.

(15) Trustee accepts this trust when this DEED OF TRUST duly executed and acknowledged is made a public record as provided by law. 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 Trustor, Beneficiary or Trustee shall be a party unless brought by Trustee.

(16) Time is of the essence of this DEED OF TRUST and each and every provision hereof.

DATED this day of, 19

Witness:

STATE OF WASHINGTON

County of Skamania

My commission will expire: 8-15-89

Dennis J. Combs
Mary B. Combs

This instrument was acknowledged before me this 11th
day of December, 1987
by Jay Ford

Notary Public

TRANSFER AND ASSIGNMENT

OREGON MULTNOMAH County.

For value received the undersigned Beneficiary hereby transfers, assigns and conveys unto CHRISTLER FIRST FINANCIAL SERVICES
all right, title, interest, powers and options in, to and under the within Deed of Trust from DENNIS J. COMBS AND ARNOLD COMBS
to WESTERN BUILDERS AND DESIGN CORP. as well as the indebtedness secured thereby.

In witness whereof the undersigned ha hereunto set hand and seal, this 14th day of DECEMBER, 1987.

Signed, sealed and delivered
in the presence of:

Witness:

Notary: Sharon A. Martin

Notary Public MULTNOMAH County, OREGON

By Western Builders and Design (Seal)
Wendy J. Linton, Jr.
(Title)

My Commission Expires: 3-10-89

FILED FOR RECORD
SKAMANIA CO. WASH
SKAMANIA CO. TITLE

Dec 17 11 03 AM '87
Auditor
RAY M. OLSON