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		DEED OF	TRUST	-	
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THIS DEED OF TRUST	•	16	day of	July	, 19
by Lucille M. Werner, A					
("Grantor") to PAINIER CR WHITE SALMON OFFICE	REDIT COMPANY ("Trustee"),	in trust for SECU	RITY PACIFIC BANK	v [™]	•
					r agrees as folk
 CONVEYANCE. In the following described re- 	 Grantor hereby bargains, set at property ('Property'), wheth 	ils and conveys to Tru	stee in trust, with pow	ver of sale, all of Grantor's righ 9.26 Cook-Underwood Rd	t, title and Inte
		AL DOM OMDAG OF ISTA	acquired, located at	MUMBER)	(STPEET)
UNDERRWOOD WA 98651		5	in Skamania	County, Wast	hington and leg
described as: See Attached	d Legal Description Hereto And	Made A Part Thereof	ļ.		l.
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5.1 PAYMENTS. Accept or collect Payments more than one (1) month in advance of the due date;
 5.2 MODIFY CONTRACTS. Terminate, modify or amend any provision of the Contracts; or

5.3 RESTRICTIONS ON CONVEYANCES. Transfer or convey any Interest in the Property, except by will or intestacy.

7. RECONVEYANCE. Trustee shall reconvey such portion of the Property to the person entitled thereto upon written request of Beneficiary, or upon satisfaction of the Secured Obligations and written request for reconveyance made by Beneficiary or any person interested in the Property.

EMINENT DOMAIN. In the event any portion of the Property is taken through eminent domain, the amount of the award to which Grantor is

8: SUCCESSOR TRUSTEE. In the event of death, incapacity, disability or resignation of the Trustee, Beneficiary may appoint a successor trustee and, upon the recording of such appointment in the 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.

entitled shall be applied to the Secured Obligations.

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- EVENTS OF DEFAULT. The occurrence of any of the following events shall, at Beneficiary's option, and at any time without regard to any previous knowledge on Beneficiary's part, constitute a default under the terms of this Deed of Trust, the Secured Obligations and all related loan documents
 - NON-PAYMENT OF PRINCIPAL OR INTEREST. Any payment of principal or interest on the Secured Obligations is not made when due; or
 - 9.2 FAILURE TO PERFORM. Any tax, assessment, insurance premium, ilen, encumbrance or other charge against the Property, or any payment under a real estate contract covering the Property is not paid when due; or any other term, covenant or agreement of Grantor contained in this Deed of Trust or in any other document with Beneficiary, or in which Grantor grants a security interest in the Property, is not promptly performed or satisfied.

 - 10. REMEDIES DEFAULT. If any default occurs and is continuing, Beneficiary may, at its option:

 10.1 TERMINE COMMITMENT. Terminate any outstanding and unfulfilled commitment to Grantor;

 10.2 ACCELERATE. Declare any or all of the Secured Obligations, together with all accrued interest, to be immediately due and payable without presentment, demand, protest or notice of any kind, all of which are expressly waived by Grantor;
 - 10.3 PAYMENTS. Pay such sums as may be necessary to pay any tax, assessment, insurance premium, lien, encumbrance or other charge against the Property, or any payment under a real estate contract covering the Property, without prejudice to Beneficiary's right to accelerate the Secured Obligations and foreclose upon this Deed of Trust. Grantor shall reimburse Beneficiary, upon demandicable on any amounts paid by Beneficiary, with interest thereon from the date of such payment at the highest rate that is, from time to time, applicable on any of the Secured Obligations. All unreimbursed amounts shall be added to and become a part of the Secured Obligations;
 - 10.4 COLLECTION OF PAYMENTS. Terminate the license granted to Grantor to collect the Payments; take posses operate the Property under the terms of the Contracts; and demand and collect all Payments, including endorsing any check, draft or other instrument given as payment, either by itself or through an agent or judicially-appointed receiver. The Payments shall be applied first to payment of the costs of managing the Property and objecting the Payments, and then to the Secured Obligations;
 - 10.5 TRUSTEE'S SALE. Direct the Trustee, upon written request, to sell the Property and apply the sale proces Washington's Deed of Trust Act (RCW 61.24.010, et seq.). Any person, except Trustee, may bid at the Trustee's sale; and
 - 10.6 OTHER REMEDIES. Pursue all other available legal and equitable remedies, including, without ilmitation, foreclosing upon this Deed of Trust as a mortgage,

Grantor expressly waives any defense or right, in any action or proceeding in connection with the Secured Obligations, that Beneficiary must first resort to any other security or person.

- 11. WAIVER. No waiver by Beneficiary of any deviation by Grantor from full performance of this Deed of Trust or the Secured Obligations, as the case may be, shall constitute a waiver of Beneficiary's right to require prompt payment or to assert any other right or remedy provided for in this Deed of Trust or the secured Obligations on the basis of the same or similar failure to perform.
- SUCCESSORS AND ASSIGNS. This Deed of Trust inures to the benefit of and is binding upon the respective heirs, devisees, legatees, administrators, executors, successors and assigns of the parties hereto.

Lucille M Warrent (T)

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V LUCILLE M. WERRER, a strigte woman----

subject only to the exceptions shown herein and to the terms, conditions and exceptions contained in the policy form. No habitity is assumed until a full premium has been paid.

SKAMAGIA COUNTY THE COMPANY

JIM COPPLAND

1 AMW

DESCRIPTION:

All that portion of Lot 12, and the East Half of Lot 11, SEELY'S SUBDIVISION of the Southwest Quarter of Section 19, Township 3 North, Range 10 East of the Willamette Meridian, in the County of Skamania, State of Washington, which lies Southerly of the South right of way line of the Cook-Underwood County Road, as conveyed to Skamania County be deed recorded April 2, 1975 in Book 68, Page 620, Skamania County Deed Records.