PRODUCT (2001) THIS DEED OF TRUST THIS DEED	WHEN RECORDED MAIL TO: SECURITY PACIFIC BANK WASHINGTON		STAILED FOR RÉCORD STAILLE VASH BY SKAMANIA CO, TITLE
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COMPLIANCE WITH LAWS. Comply with all laws, ordinances, regulations, covenants, conditions and restrictions affective. Property; 4.3 REAL ESTATE INTERESTS. Perform all obligations to be performed by grantor under the Contracts; 4.4 PAYMENT OF DEBTS AND TAMES. Pay promothy all obligations secured by the Property; all touse, assessments and governs liene or charges levided against the Property; and all claims for labor, materials, supplies or otherwise which, if unpeld, might become a lichage upon the Property; 4.5 INSURANCE: Insure continuously, with financially sound and reputable insurers acceptable to Beneficiary, all improvements or Property against all risks, ossualties and losses through standard fire and extended coverage insurance or otherwise, including, withinteston, insurance against fire, their, ossuelty, vandalism and any other risk Beneficiary may reasonably request. The insurance politics be in an aggregate amount of not less than the full replacement cost of all improvements on the Property, including the cost of demolition removal of debrie, and shall name Beneficiary as loss payes, as its interest may appear. The amounts collected under the insurance politics removal of debrie, and shall name Beneficiary as loss payes, as its interest may appear. The amounts collected under the insurance politics any proceeding to foreclose upon this Deed of Trust, in the event of foreclosure, all of Grantor's rights in the insurance politics any proceeding to foreclose upon this Deed of Trust, in the event of foreclosure, all of Grantor's rights in the insurance politics shall purchaser at the foreclosure sale; 4.8 HAZARIDOUS WASTE. Notify Beneficiary within twenty-four (24) hours of any release of a reportable quantity of any hazard regulated substance, or of the receipt by Grantor of any notice, order or communication from any governmental authority which relates existence of or potential for environmental politicion of any link desisting on the Property, or results from the use of the Property and colle	no default under this Deed of Trust, Grantor is granted a consent te Grantor's use of the Psyments in any benkruptor 2.2 DISCLAIMER. Nothing contained in this Deed of to enforce any provision of the Contracts, expend any moduties are expressly limited to giving of proper credit for all 3. SECURED OBLIGATIONS. This Deed of Trust secures the psyment of the sum of sixty thousand one hundred four dollars 60,104.00) with interest thereon as evid psymble to Beneficiary or order and made by Grantor, including a luture obligations of Grantor to Beneficiary, whether or not such Beneficiary or (c) identified as being secured by the Property (*S	eyments due or to become di license to collect the Paym sy proceeding. of Trust shall be construed as shey, incur any expense or pi I Payments received by it. I parformance of each agreer is and so cents denced by a promissory no fill renewals, modifications and to obligations, are (n) related	dete and continuing right to collect, in either Grantus under the Contracts ("Payments"). As leng as a sents, but such license shall not constitute Benefit contracts. Benefit contracts. Benefit ment of Grantor contained in this Deed of Trust as test dead. 19 descriptions thereof, together with all other existing the class or kind. (b) more contained by Grant or Contracts or kind.
4.3 REAL ESTATE INTERESTS. Perform all obligations to be performed by Grantor under the Contracts; 4.4 PAYMENT OF DEBTS AND TAXES. Pay promptly all obligations secured by the Property; all taxes, assessments and governments or or provided against the Property; and all claims for labor, materials, supplies or otherwise which, if unpaid, might become a tichnerge upon the Property; 4.5 INSURANCE, insure continuously, with financially sound and reputable insurers acceptable to Beneficiary, all Improvements of Property against all risks, casualties and losese through standard fire and extended coverage insurance or otherwise, including, we limited to a sequence against the payments of the repetation of the results of the repetation of the Property including the cost of demotive in an aggregate amount of not less than the full replacement cost of all improvements on the Property, including the cost of demotive in an aggregate amount of not less than the full replacement destination on the Property, including the cost of demotive in an aggregate amount of not less than the full replacement destination on the Property, including the cost of demotive in an aggregate amount of not less than the full replacement destination on the Property, including the cost of demotive in any payment. The amounts collected under the insurance property and provided to the Secured Obligations in any resument as descriptions, and such application shall not cause discontinuer any proceeding to foreclose upon this Deed of Trust, in the event of forecloseurs, all of Grantor's rights in the insurance policios shall not cause discontinuer any proceeding to foreclose upon the Deed of Trust, in the event of forecloseurs, all of Grantor's rights in the insurance policios shall not authority which relates a suitance, or of the receipt by Grantor of any notice, order or communication from any governmental authority which relates a suitance, or of poperty; and 4.5 HAZAFIDOUS WASTE. Notify Beneficiary within twenty-four (24) hours of any release of a	no default under this Deed of Trust, Grantor is granted a consent te Grantor's use of the Psyments in any bentruptor 2.2 DISCLAIMER, Nothing contained in this Deed of to enforce any provision of the Contracts, expend any moduties are expressly limited to giving of proper credit for all 3. SECURED OBLIGATIONS. This Deed of Trust secures the payment of the sum of sixty thousand one hundred four dollars 60,104.00) with interest thereon as evid payable to Beneficiary or order and made by Grantor, including a future obligations of Grantor to Beneficiary, whether or not such Beneficiary or (c) identified as being secured by the Property ("Sobligating Beneficiary to make any future advance to Grantor, AFFIRMATIVE COVENANTS, Grantor shall:	syments due or to become de license to collect the Paym by proceeding. of Trust shall be construed as proy, incur any expense or pil Payments received by it. It performance of each agreer as and so cents denced by a promiseory no all renewals, modifications and obligations are (a) related its secured Obligations.	dete and continuing right to collect, in either Grantus under the Contracts ("Payments"). As leng as a sents, but such license shall not constitute Benefic contigating Beneficiary or any recover to take any erform any obligation under the Contracts. Beneficiary or any recover to take any erform any obligation under the Contracts. Benefic ment of Grantor contained in this Deed of Trust at each detail of Grantus (b) descriptions thereof, together with all other existing contained in this Deed of Trust shall be constructed.
Idea or charges levied against the Property; and all claims for labor, materials, supplies or otherwise which, if unpaid, might become a transparence upon the Property. 4.5 INSURANCE. Insure continuously, with financially sound and reputable insurers acceptable to Beneficiery, all improvements of Property against all risks, casualities and losees through standard fire and extended coverage insurance or otherwise, including, withinitiation, insurance against fire, theth, casualities and losees through standard fire and extended coverage insurance or otherwise, including, withinitiation, insurance against fire, theth, casuality, vendalisms and any other risk Beneficiary reasonably request. The insurance policies be in an aggregate amount of not less than the full replacement cost of all improvements on the Property, including the cost of demolition removal of debrie, and chait name Beneficiery as lose payes, as its interest may appear. The amounts collected under the insurance policies in any proceeding to foreclose upon this Dead of Trust. In the event of foreclosure, all of Grantor's rights in the insurance policies shall perpendicular the foreclosure sale; 4.8 HAZARDOUS WASTE. Notify Beneficiary within twenty-four (24) hours of any release of a reportable quantity of any hazarda regulated substance, or of the receipt by Grantor of any notice, order or communication from any governmental authority which relates sustance of or potential for environmental politicion of any laid existing on the Property, or results from the use of the Property of sustances under this Dead of Trust, or managing the Property and collecting purporting to affect the rights or duries of Beneficiary's prior written consent: 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. 8. SUCCESSOR TRUSTEE. In t	no default under this Deed of Trust, Grantor is granted a consent te Grantor's use of the Psyments in any bentruptor. 2.2 DISCLAIMER, Nothing contained in this Deed of to enforce any provision of the Contracts, expend any moduties are expressly limited to giving of proper credit for all and secure in payment of the sum of sixty thousand one hundred four dollars of 60,104.00) with interest thereon as evid payable to Bensficiary or order and made by Grantor, including a future obligations of Grantor to Beneficiary, whether or not such Beneficiary or (c) identified as being secured by the Property ("Sobligating Beneficiary to make any future advance to Grantor, AFFIRMATIVE COVENANTS, Grantor shall: 4.1 MAINTENANCE OF PROPERTY, Maintain and properties any improvement which may be constructed on the COMPLIANCE WITH LAWS, Comply with all	eyments due or to become di license to collect the Paym sy proceeding. of Trust shell be construed as they, incur any expense or pit Payments received by it. I performance of each agreer and to cents tenced by a promissory no all renewals, modifications and obligations are (a) related it secured Obligations"). Nothin preserve the Property in good the Property; and restore any	dete and continuing right to collect, in either Grantus under the Contracts ("Paymente"). As leng as a sents, but such license shall not constitute Benefic contracts. Beneficiary or any receiver to take any erform any obligation under the Contracts. Benefit ment of Grantor contained in this Deed of Trust a set of detections thereof, together with all other existing contained in this Deed of Trust shall be constructed or condition and repair, ordinary weer and tear excitations are condition and repair, ordinary weer and tear excitations are described or destroys the condition and repair, ordinary weer and tear excitations are described or destroys the condition and repair, ordinary weer and tear excitations are destroys the condition and repair, ordinary weer and tear excitations.
4.5 INSURANCE. Insure continuously, with financially sound and reputable insurers acceptable to Beneficiary, all improvements of Property against all risks, casualities and losses through standard fire and extended coverage insurance or otherwise, including, we limitation, insurance against fire, their, casuality, varidation and any other risk Beneficiary may reasonably request. The insurance policies be in an aggregate amount of not less than the full replacement out of all improvements on the Property, including the cost of demolition removal of debrie, and that name Beneficiary as loss payee, as its interest may appear. The amounts collected under the insurance put may be applied to the Secured Obligations in any mismore as Beneficiary determines, and such application shall not cause discontinuar any proceeding to toreclose upon this Deed of Trust. In the event of foreclosure, all of Grantor's rights in the insurance policies shall purchases at the foreclosure sale; 4.6 HAZARDOUS WASTE. Notify Beneficiary within twenty-four (24) hours of any release of a reportable quantity of any hazards regulated substance, or of the receipt by Grantor of any notice, order or communication from any governmental authority which release exclusions or or potential for environmental policion of any kind existing on the Property, or results from the use of the Property of surrounding property; and 4.7 COSTS AND EXPENSES. Pay, reimbures and indemnity Beneficiary for all of Beneficiary's reasonable costs and expenses in in connection with foresclosing upon this Deed of Trust, defending any action or prodecting purporting to affect the rights or duties of Beneficiary or described and value of the services of staff coursel, legal expenses, collection costs, costs of title search, and trustee's and receiver's in NEGATINE COVENANTS. Grantor shall not without Beneficiary's prior written consent: 5.1 PAYMENTS. Accept or collect Payments more than one (1) month in advance of the due date; 6. EMINENT COMPANTS. Trustee shall reconvey	no default under this Deed of Trust, Grantor is granted a consent te Grantor's use of the Psyments in any bentruptor 2.2 DISCLAIMER, Nothing centained in this Deed of to enforce any provision of the Contracts, expend any moduties are expressly limited to giving of proper credit for all 3. SECURED OBLIGATIONS. This Deed of Trust secures he payment of the sum of sixty thousand one hundred four dollars (60,104.00) with interest thereon as evid payable to Beneficiary or order and made by Grantor, including a future obligations of Grantor to Beneficiary, whether or not such Beneficiary or (c) identified as being secured by the Property ('S obligating Beneficiary to make any tuture advance to Grantor. AFFIRMATIVE COVENANTS, Grantor shall: 4.1 MAINTENANCE OF PROPERTY, Maintain and property; 4.2 COMPLIANCE WITH LAWS, Comply with all Property; 4.3 REAL ESTATE INTERESTS, Perform all obligations.	eyments due or to become di license to collect the Paym sy proceeding. of Trust shell be construed as they, incur any expense or pit Payments received by it. I performance of each agreer and so cents denced by a promissory no all renewals, modifications and obligations are (a) related it became (Obligations'). Nothin preserve the Property in good the Property; and restore any laws, ordinances, regulations to be performed by Grant ons to be performed by Grant	dete and continuing right to collect, in either Grantus under the Contracts ("Payments"). As leng as a sents, but such license shall not constitute Benefit contracts. Benefit contracts. Benefit ment of Grantor contained in this Deed of Trust a set of deted
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intreason, insurance against fire, theft, ossuelty, vandalism and any other risk Beneficiary may reasonably request. The insurance policies be in an aggregate amount of not less than the full replacement out of all improvements on the Property, including the cost of demolitics removal of debrie, and shall name Beneficiary as loss payee, as its interest may appear. The amounts collected under the insurance property and the application of the Secured Obligations in any murner as Beneficiary determines, and such application shall not cause discontinuar any proceeding to foreclose upon this Deed of Trust, in the event of foreclosure, all of Grantor's rights in the insurance policies shall purchaser at the foreclosure sale; 4.8 HAZAFIDCUS WASTE. Notify Beneficiary within twenty-four (24) hours of any release of a reportable quantity of any hazards requisited substance, or of the receipt by Grantor of any notice, order or communication from any governmental authority which relates a existence of or potential for environmental politics of any lind existing on the Property, or results from the use of the Property of surrounding property; and 4.7 COSTS AND EXPENSES. Pay, relimbures and indemnity Beneficiary for all of Beneficiary's reasonable costs and expenses into nonnection with foreclosing upon this Deed of Trust, defending any action or proceeding purporting to affect the rights or duties of Beneficiary for all of Beneficiary is according to the rights or duties of Beneficiary fees and value of the services of staff counsel, legal expenses, collection costs, costs of title search, and trustee's and receiver's in NEGATIVE COVENANTS. Grantor shall not without Beneficiary's prior written consent: 5.1 PAYMENTS. Accept or collect Payments more than one (1) month in advance of the due date; 6. EMINENT DOMAIN. In the event any portion of the Property is taken through eminent domain, the amount of the sward to which Grantited shall be applied to the Secured Obligations. 7. RECONVEYANCE. Trustee shall reconvey such por	no default under this Deed of Trust, Grantor is granted a consent to Grantor's use of the Psyments in any bentruptor. 2.2 DISCLAMER, Nothing centained in this Deed of to enforce any provision of the Contracts, expend any moduties are expressly limited to giving of proper credit for all 3. SECURED OBLIGATIONS. This Deed of Trust secures he payment of the sum of sixty thousand one husdred four dollars he payment of the sum of sixty thousand one husdred four dollars (6),104.00) with interest thereon as evid payable to Beneficiary or order and made by Grantor, including a future obligations of Grantor to Beneficiary, whether or not such beneficiary or (c) identified as being secured by the Property ('S obligating Beneficiary to make any future advance to Grantor. AFFIRMATIVE COVENANTS, Grantor shall: 4.1 MAINTENANCE OF PROPERTY, Meintain and groomplets any improvement which may be constructed on the COMPLIANCE WITH LAWS. Comply with all Property; 4.3 REAL ESTATE INTERESTS. Perform all obligations or charges levied against the Property; and all claims charge upon the Property;	eyments due or to become de license to collect the Paym by proceeding. of Trust shell be construed as they, incur any expense or payments received by it. It performance of each agreer and to cents denced by a promissory no all renewals, modifications and obligations are (a) related its Secured Obligations. Nothing preserve the Property in good the Property; and restore any laws, ordinances, regulation ons to be performed by Grantity all obligations secured by a for labor, materials, supplies	dete and continuing right to collect, in either Grantus under the Contracts ("Payments"). As leng as a sents, but such license shall not constitute Benefic ents, but such license shall not constitute Benefic ents, but such license shall not constitute Benefic ents, but such license shall not contracts. Benefic ents of Grantor contained in this Deed of Trust at sets) detected
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any proceeding to foreclose upon this Deed of Trust. In the event of foreclosure, all of Grantor's rights in the insurance policies shall purchaser at the foreclosure sale; 4.6 HAZARDOUS WASTE. Notify Beneficiary within twenty-four (24) hours of any release of a reportable quantity of any hazardo regulated substance, or of the receipt by Grantor of any notice, order or communication from any governmental authority which release is existence of or potential for environmental policion of any lidid existing on the Property, or results from the use of the Property of surroundling property; and 4.7 COSTS AND EXPENSES. Pay, reimbures and indemnity Beneficiary for all of Beneficiary's reasonable costs and expenses into in connection with foreclosing upon this Deed of Trust, defending any action or prodecting purporting to affect the rights or duties of Beneficiary fees and value of the services of staff coursel, legal expenses, collecting the Payments, including, without limitation, all reasonation may be under this Deed of Trust, or managing the Property and collecting the Payments, including, without limitation, all reasonation representations. In the service of staff coursel, legal expenses, collecting observed of title search, and trustee's and receiver's formation of the Covenants. Accept or collect Payments more than one (1) month in advance of the dus date; 5.1 Payments. Accept or collect Payments more than one (1) month in advance of the dus 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. 8. EMINENT DOMAIN. In the event any portion of the Property to the porson entitled thereto upon written request or sentification of the Secured Obligations and written request for reconveyance made by Beneficiary or any person interested in the Property. 8. SUCCESSOR TRUSTEE. In the event of death, incapacity, disability or resignation of the Trustee, Beneficiary may a	no default under this Deed of Trust, Grantor is granted a consent to Grantor's use of the Psyments in any bentruptor. 2.2 DISCLAMER, Nothing centained in this Deed of to enforce any provision of the Contracts, expend any moduties are expressly limited to giving of proper credit for all 3. SECURED OBLIGATIONS. This Deed of Trust secures he payment of the sum of sixty thousand one hundred four dollars of 60,104.00 with Interest thereon as evid payable to Beneficiary or order and made by Grantor, including a future obligations of Grantor to Beneficiary, whether or not such Beneficiary or (c) identified as being secured by the Property ("Sobligating Beneficiary to make any future advance to Grantor, AFFIRMATIVE COVENANTS, Grantor shall: 4.1 MAINTENANCE OF PROPERTY, Maintain and property any improvement which may be constructed on the COMPLIANCE WITH LAWS. Comply with all Property; 4.3 REAL ESTATE INTERESTS, Perform all obligations of the Payment of DEBTS AND TAXES, Pay prompt liene or charges levied against the Property; and all claims charge upon the Property; 4.5 INSUPANCE, insure continuously, with financial Property against all risks, casualties and losses through limitation, insurence against fire, theft, casualty, variables and in an aggregate amount of not less than the full replace.	eyments due or to become de license to collect the Paym by proceeding. of Trust shall be construed as iney, incur any expense or pit Payments received by it. It performance of each agreer and so cents. Senced by a promissory no fill renewals, modifications and obligations are (a) ruisted in Secured Obligations. Nothing preserve the Property in good he Property; and restore any laws, ordinances, regulation ons to be performed by Gramity all obligations secured by a for labor, materials, supplies the standard fire and extending any other risk Beneficial maint cost of all improvements.	determined continuing right to collect, in either Grantus under the Contracts ("Payments"). As leng as a sents, but such license shall not constitute Beneficiary or any receiver to take any erform any obligation under the Contracts. Benefit ment of Grantor contained in this Dead of Trust a se(s) deted
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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, lien, 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, coverant 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.
 - PREMEDIES UPON DEFAULT. If any default occurs and is continuing, Beneficiary may, at its option:
 - 10.1 TERMINATE 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 demand, for all such 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 possession of, manage and 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 collecting 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 proceeds in accordance with 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 limitation, foreclosing upon this Deed of Trust as a mortgage.

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

- 11. WAN'ER. 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.

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EXHIBIT "A"

PARCEL 1

A tract of land in the Northwest Quarter of Section 20, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Commencing at the Northeast corner of the Northwest Quarter; thence North 87° 01' 27" West 1295.42 feet; thence South 01° 22' 59" West 30 feet to the True Point of Beginning; thence continuing South 01" 22' 59" West 408.00 feet; thence North 01° 22' 59" East 257.94 feet; thence North 87° 01' 27" East 88.53 feet; thence North 01° 22' 59" East 150.06 feet; thence North 87° 01' 27" East 15.97 feet to the true point of beginning.

PARCEL 2

A tract of land in the Northwest Quarter of the Northwest Quarter of Section 20, Township 3 North, Range 8 East of the Willamette Meridian, in the County of Skamania, State of Washington described as follows:

Lot 2 of the W. Arnold Short Plat recorded in Book 2 of Short Plats, Page 193 Skamania County Records.

M.D.E.