

DEED OF TRUST (SHORT FORM)

THIS DEED OF TRUST is made this 14th day of August, 1975,
among the Grantor, D. BRENT SKILL and SONIA E. SKILL, husband and wife,
(herein "Borrower"),
PIONEER NATIONAL TITLE INSURANCE COMPANY (herein "Trustee"),
and the Beneficiary, FIRST FEDERAL SAVINGS & LOAN ASSN., a corporation
organized and existing under the laws of WASHINGTON, whose address is
12th & WASHINGTON (herein "Lender").

Borrower, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SKAMANIA, State of Washington:

That portion of the East 291 feet of the North half of the Southeast quarter of Section 32, Township 2 North, Range 5 East of the Willamette Meridian, which lies Northerly of the channel of the Washougal River and Southerly of County Road No. 1106 designated as the Washougal River Road, in the County of Skamania and State of Washington.

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Deed of Trust; and all of the foregoing, together with said property (or the leasehold estate in the event this Deed of Trust is on a leasehold) are herein referred to as the "Property";

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note of even date herewith (herein "Note"), in the principal sum of TWENTY-FOUR THOUSAND FIVE HUNDRED and No./100ths 24,500.00 Dollars, with interest thereon, providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on AUGUST 1, 2000; (b) the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; (c) the performance of the covenants and agreements of Borrower herein contained; (d) the performance of the covenants and agreements incorporated by reference herinto; and (e) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof or incorporated by reference herinto (herein "Future Advances").

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower and Lender hereby expressly adopt and incorporate by reference into this Deed of Trust and hereby agree to be bound by the covenants and agreements contained in Uniform Covenants numbered 1 through 17 and Non-Uniform Covenants numbered 18 through 24 of the master form of deed of trust recorded in the office of the county auditor of the county in which the Property is located and in which this Deed of Trust is offered for record on the date, in the volume and at the page as follows:

| County | Date of Record | Book or Volume | Page | Auditor's File No. |
|--------|----------------|----------------------------|------|--------------------|
| CLARK | 11/28/72 | MICROFILM NO. 849041-44 | | G619824 |

Such provisions as are incorporated by reference hereinto shall be Uniform Covenants 1 through 17 and Non-Uniform Covenants 18 through 24 of this Deed of Trust. Borrower and Lender agree that all references to the Property, Borrower, Lender, Trustee and Note contained in the above described master form of deed of trust and incorporated by reference hereinto shall be construed to mean the Property, Borrower, Lender, Trustee and Note defined herein. Borrower acknowledges receipt of a copy of the complete text of the master form of deed of trust which contains the provisions hereby incorporated by reference into this Deed of Trust.

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust,

D. Brent Skill
.....
-Borrower

Sonia E. Skill
.....
-Borrower

.....
Rt. 2, Box 1840

.....
Washougal, Washington
Property Address

STATE OF WASHINGTON, Clark County ss:

On this 14th day of AUGUST, 1973, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared D. BRENT SKILL and SONIA E. SKILL, husband and wife to me known to be the individuals described in and 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 affixed the day and year in this certificate above written:

[Signature]
Notary Public in and for the State of Washington
residing at: Vancouver

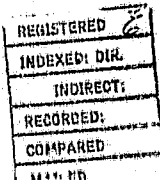
REQUEST FOR RECONVEYANCE

To TRUSTEE:

The undersigned is the holder of the note or notes secured by this Deed of Trust. Said note or notes, together with all other indebtedness secured by this Deed of Trust, have been paid in full. You are hereby directed to cancel said note or notes and this Deed of Trust, which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust to the person or persons legally entitled thereto.

Dated:

80699



STATE OF WASHINGTON
COUNTY OF SKAMANIA
I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING, FILED BY
[Signature]
OF *[Signature]*
AT 12:25 A. M. 8-15, 1975
WAS RECORDED IN BOOK 52
OF 127 AT PAGE 826
RECORDS OF SKAMANIA COUNTY, WASH.
[Signature]
CLERK