

DEED OF TRUST

SL-111-1
 87-246
 87-246-DA-370

THIS DEED OF TRUST is made this 7th day of August

1978, among the Grantor, NORMAN D. EYE AND ARLINE A. EYE, husband and wife

(herein "Borrower"),
 TransAmerica Title Company (herein "Trustee") and the Beneficiary, Riverview Savings Association, a corporation organized
 and existing under the laws of Washington, whose address is 700 N. E. Fourth Avenue, Camas, Washington 98607 (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:

A TRACT OF LAND LOCATED IN LOT 1 OF STEVENSON PARK ADDITION ACCORDING TO THE OFFICIAL
 PLAT THEREOF ON FILE AND OF RECORD AT PAGE 36 OF BOOK "A" OF PLATS, RECORDS OF
 SKAMANIA COUNTY, WASHINGTON, MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE EAST LINE OF LOT 1 OF STEVENSON PARK ADDITION AFORESAID
 300 FEET SOUTH OF THE NORTH LINE OF SAID LOT 1 EXTENDED EAST; THENCE WEST 200 FEET;
 THENCE SOUTHEASTERLY TO A POINT 185 FEET WEST AND 350 FEET SOUTH OF THE NORTH LINE
 OF THE SAID LOT 1; THENCE SOUTHEASTERLY TO A POINT 132 FEET WEST AND 450 FEET SOUTH
 OF THE NORTH LINE OF THE SAID LOT 1; THENCE SOUTHEASTERLY TO THE SOUTHEASTERLY ANGLE
 POINT OF THE SAID LOT 1; THENCE SOUTHEASTERLY TO THE EAST LINE OF THE SAID LOT 1 TO THE
 POINT OF BEGINNING;

EXCEPT A TRACT OF LAND AND EASEMENTS TOGETHER TURNER AND BESSIE M. TURNER,
 HUSBAND AND WIFE, BY DEED DATED 1978 AND A.D. RECORDED AT PAGE 463 OF BOOK 32
 OF DEEDS, RECORDS OF SKAMANIA COUNTY, WASHINGTON.

SUBJECT TO AND TOGETHER WITH AN EASEMENT AND RIGHT OF WAY FOR THE JOINT USE OF AN
 EXISTING DRIVEWAY ALONG THE WESTERLY LINE OF SAID PREMISES;

AND SUBJECT TO EASEMENTS AND RIGHTS OF WAY FOR COUNTY ROAD KNOWN AND LOCATED
 AS STRAWBERRY ROAD.

which has the address Strawberry road, Stevenson

WA 98648
 (State and Zip Code)

(herein "Property Address")

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 household estate if this Deed of Trust is on a household) are herein referred to as the "Property".

To SECURE to Lender (a) the repayment of the indebtedness evidenced by Borrower's note dated

(herein "Note"), in the principal sum of TWELVE THOUSAND EIGHT HUNDRED
 AND NO/100*****(\$12,800.00) 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
 the 10th of each month. Beginning September 10, 1978, the payment of all other sums, with
 interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; and the performance of
 the covenants and agreements of Borrower herein contained; and (b) the repayment of any future advances, with
 interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances").

Borrower covenants that Borrower is lawfully seized 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 declarations, easements or restrictions listed
 in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

The proceeds of any award or claim for damages, direct or consequential, in connection with any injury to or destruction of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned to the Trust.

10. **Marshaling of Claims.** In the event of a partial taking of the Property, unless Borrower and Lender agree in writing, the proceeds shall be applied to the sums secured by this Deed of Trust in the order of maturity, and shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as bears to the total market value of the Property immediately prior to the date of taking, as the balance of the proceeds shall be applied to the sums secured by this Deed of Trust.

11. **Marshaling of Claims.** If the Property is condemned by Borrower, or if, after notice by Lender to Borrower that the condemnor offers to make an award or claim for damages, Borrower fails to respond to Lender within 30 days after the date such notice is received, Lender is authorized to collect and apply the proceeds, at Lender's option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

12. **Extension of Time.** Lender and Borrower otherwise agree in writing, any such application of proceeds to principal shall not extend or change the due date of the monthly installments referred to in paragraphs 1 and 2 hereof or change the amount of such installments.

13. **Borrower Not Released.** Extension of the time for payment or modification of amortization of the sums secured by this Deed of Trust granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Borrower and Borrower's successors in interest.

14. **Forbearance by Lender Not a Waiver.** Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

15. **Remedies Cumulative.** All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively.

16. **Successors and Assigns Bound; Joint and Several Liability; Captions.** The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof.

17. **Notice.** Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender at the address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

18. **Uniform Deed of Trust; Governing Law; Severability.** This form of deed of trust combines uniform covenants for national use and non-uniform covenants with limited variations, by jurisdiction, to constitute a uniform security instrument covering real property. This Deed of Trust shall be governed by the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Deed of Trust is in conflict with applicable law, such conflict shall not affect other provisions of this Deed of Trust, and the provisions which are in conflict shall be severed without the conflicting provision, and to this end the provisions of the Deed of Trust and the Note are declared to be severable.

19. **Borrower's Copy.** Borrower shall be furnished with a copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.

20. **Transfer of the Property; Assumption.** In the event any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, such sale or transfer shall constitute the creation of a lien or encumbrance subordinate to this Deed of Trust. (a) the creation of a purchase money security interest for household appliances; (c) a transfer by devise, descent or by operation of law upon the death of the mortgagor; (d) the grant of any leasehold interest of three years or less not containing an option to purchase; Lender may, at its option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Lender shall have the right to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Lender shall request. If Lender does not accept the option to accelerate provided in this paragraph 20, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Deed of Trust and the Note.

21. **Lender's Exercise of Option to Accelerate.** Lender shall mail Borrower notice of acceleration in accordance with paragraph 17 hereof. Such notice shall provide a period of not less than 30 days from the date the notice is mailed within which Borrower may pay the sums declared due. If Borrower fails to pay such sums prior to the expiration of such period, Lender may, without further notice or demand on Borrower, invoke any remedies permitted in paragraph 18 hereof.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. **Acceleration; Remedies.** Except as provided in paragraph 17 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, Lender prior to acceleration shall give notice in the manner prescribed by applicable law to Borrower; and to the other persons prescribed by applicable law specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the property at public auction at a date not less than 120 days in the future. The notice shall further inform Borrower of (i) the right to reinstate after acceleration, (ii) the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and foreclosure and (iii) any other matters required to be included in such notice by applicable law. If the breach is not cured on or before the date specified in the notice, Lender may, at its option, declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Lender shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 22, including, but not limited to, reasonable attorney's fees.

23. **Power of Sale.** If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to exercise the power of sale. The Property to be sold. Trustee and Lender shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as applicable law may require. After the lapse of such time as may be required by applicable law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of the Property for a period or periods not exceeding a total of 30 days by public announcement at the time and place fixed in the notice of sale. Lender or Lender's designee may purchase the Property at any sale.

24. **Trustee's Delivery to the Purchaser.** Trustee shall deliver to the purchaser of the Property sold without any covenant or warranty, expressed or implied. The records in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto, or the clerk of the superior court of the county in which the sale took place.

25. **Borrower's Right to Reinstatement.** Notwithstanding Lender's acceleration of the sums secured by this Deed of Trust, Borrower shall have the right to have any proceedings begun by Lender to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (a) the tenth day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (b) with entry of a judgment enforcing this Deed of Trust if: (i) Borrower pays Lender all sums which would be due under this Deed of Trust, the Note and any sums securing future advances, if any, had no acceleration occurred; (ii) Borrower pays all of the sums secured by this Deed of Trust and the Note and any sums securing future advances, if any, had no acceleration occurred; (iii) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing the covenants and agreements of Borrower contained in this Deed of Trust and in enforcing Lender's and Trustee's remedies as provided in paragraph 22 hereof.

including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the full of this Deed of Trust, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Borrower, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

20. **Assignment of Rents; Appointment of Receiver; Lender in Possession.** As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 18 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 18 hereof or abandonment of the Property, Lender, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents of the Property, including those past due. All rents collected by Lender or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be liable to account only for those rents actually received.

21. **Future Advances.** Upon request of Borrower, Lender, at Lender's option prior to full reconveyance of the Property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, with interest thereon, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby.

22. **Reconveyance.** Upon payment of all sums secured by this Deed of Trust, Lender shall request Trustee to reconvey the Property and shall surrender this Deed of Trust and all notes evidencing indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled thereto. Such person or persons shall pay all costs of recordation, if any.

23. **Substitute Trustee.** In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

24. **Use of Property.** The Property is not used principally for agricultural or farming purposes.

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

Norman D. Bye
NORMAN D. BYE — Borrower

Arline A. Bye
ARLINE A. BYE — Borrower

STATE OF WASHINGTON, SKAMANIA County

On this 7th day of August, 1978, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared NORMAN D. BYE AND ARLINE A. BYE, husband and wife, known to me to be the individual(s) 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.

My Commission expires August 16, 1980

Paul Walker
Notary Public in and for the State of Washington residing at STEVENSON

REQUEST FOR RECONVEYANCE

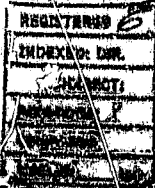
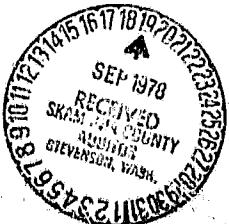
To TRUSTEE:

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.

Date:

87246

(Space Below This Line Reserved For Lender and Recorder)



STATE OF WASHINGTON
COUNTY OF SKAMANIA
I HEREBY CERTIFY THAT THE WITHIN
INSTRUMENT OF WRITING, FILED BY
Shirley C. Little Co
OF *Stevenson*
AT *4:00* P.M. *8-19-78*
WAS RECORDED IN BOOK *55*
OF *171* AT PAGE *811*
RECORDS OF SKAMANIA COUNTY, WASH.
Paul Walker
Notary Public