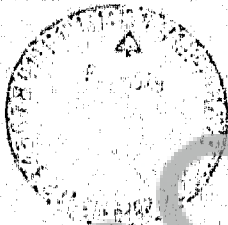


DEED OF TRUST

THIS DEED OF TRUST is made this 9th day of .. February
 19 79, among the Grantor, **JERRY L. HERBERT AND BETTY A. HERBERT, 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:

LOT 22, CARSON VALLEY PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE
 AND OF RECORD AT PAGE 148 OF BOOK A OF PLATS, RECORDS OF
 SKAMANIA COUNTY, WASHINGTON.



Which has an address of ALDER LANE CARSON
 (Street) (City)
 WASHINGTON 98610 (herein "Property Address")
 (County and Zip Code)

TOGETHER with all the improvements now or hereafter created 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 conveyed by this Deed of Trust, and all of the foregoing, together with said property
 or the leasedhold estate if this Deed of Trust is on a leasehold estate, but as referred to as the "Property".

To SECURE to Lender for the repayment of the indebtedness evidenced by Borrower's note dated .. February
 9, 1979, (herein "Note"), in the principal sum of .. THIRTY-ONE THOUSAND, SEVEN ..
 HUNDRED AND NO/100*****(\$1,700.00) 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 ... BEGINS MARCH 10, 1979 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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, prepayment and late charges as provided in the Note, and the principal of and interest on any Future Advances secured by this Deed of Trust.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly installments of principal and interest are payable under the Note, until the Note is paid in full, a sum thereon ("Funds") equal to one-twelfth of the yearly taxes and assessments which may attach prior to the date of this Deed of Trust and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof.

The Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a Federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Deed of Trust that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Deed of Trust.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency within 30 days from the date notice is mailed by Lender to Borrower requesting payment thereof.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable by Borrower under the Note under paragraph 2 hereof, then to interest payable on the Note, then to the principal of the Note and Future Advances and principal on any Future Advances.

4. Charges; Liens. Borrower shall pay all taxes, assessments and other charges, fines and imposed contributions to the Property which may attach a priority over this Deed of Trust, and leasehold payments or ground rents payable in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due directly to the payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and in the event Borrower shall make payment directly, Borrower shall promptly furnish to Lender full receipts for such payments. Borrower shall promptly discharge any lien which is a priority over this Deed of Trust, provided that Borrower shall not be required to discharge any such lien so long as Borrower shall agree in writing to the payment of the obligation secured by such lien in a manner acceptable to Lender, or shall in good faith attempt to do so, or be default of payment of such lien in legal proceedings which operate to prevent the enforcement of the lien of the mortgage of the Property or any lien thereof.

Hazard Insurance. Borrower shall keep the improvement on the Property insured against fire and other hazards of the Property against loss by fire, hazards included within the term "other hazards" as used in such policies, and such other hazards as Lender may require and in such amounts and for such periods as Lender may require, provided that the amount of such insurance shall not be less than the amount of such coverage required to be maintained by this Deed of Trust.

The mortgage carrier providing the insurance shall be approved by Lender, subject to approval by Lender, provided that such approval shall not be unreasonably withheld. All premiums on insurance policies shall be paid in the manner provided under paragraph 2 hereof or, if not paid in such manner, by Borrower making payment, when due directly to the insurance carrier.

All insurance policies and renewals thereof shall be assignable to Lender and shall include a standard mortgage clause in favor of and in form acceptable to Lender. Lender shall have the right to hold the insurance proceeds, interest, and Borrower shall promptly furnish to Lender all receipts and all receipts of paid premiums. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss and receive proceeds promptly by Borrower.

Unless Lender and Borrower otherwise agree in writing, insurance proceeds shall be applied in satisfaction or payment of the Property damages, provided such application is reasonable and economically feasible and the security of this Deed of Trust is not thereby impaired. If such application is not economically feasible or if the security of this Deed of Trust would be impaired by the insurance proceeds, such proceeds shall be applied to the sums secured by this Deed of Trust, with interest, and shall be paid to Borrower if the Property is sold or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to pay a sum of money for such loss or damage. Lender is authorized to collect and apply the insurance proceeds at Lender's option either in satisfaction or payment of the Property or to the sums secured by this Deed of Trust.

Unless Lender and Borrower otherwise agree in writing, such application of proceeds in principal shall not extend or postpone the due date of the monthly installments of principal and interest as provided in paragraph 1 of this Deed of Trust. If under paragraph 18 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply the amount of such installments to the sums secured by this Deed of Trust, with interest, and shall be paid to Borrower if the Property is sold or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to pay a sum of money for such loss or damage. Lender is authorized to collect and apply the insurance proceeds at Lender's option either in satisfaction or payment of the Property or to the sums secured by this Deed of Trust.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall, at all times, maintain the Property in a state of good repair and shall comply with the provisions of any lease or this Deed of Trust or a leasehold. If this Deed of Trust is in a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and covenants, conditions and restrictions. If a condominium or planned unit development order is executed by Borrower and recorded together with this Deed of Trust, the covenants and agreements of such order shall be incorporated into and shall amend and supplement the covenants and agreements of this Deed of Trust as if the order were a part hereof.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankruptcy or decedent, then Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs. If Lender required mortgage insurance as a condition of making the loan secured by this Deed of Trust, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law. Borrower shall pay the amount of all mortgage insurance premiums in the manner provided under paragraph 2 hereof.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, shall become additional indebtedness of Borrower secured by this Deed of Trust. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note, less payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspections. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

including, but not limited to, reasonable attorney's fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien 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.

JERRY L. HEBERT

—Borrower

BETTY A. HEBERT

—Borrower

STATE OF WASHINGTON... SKAMANIA

County of

On this, 9th day of February, 1979, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared JERRY L. HEBERT, AND BETTY A. HEBERT, husband and wife, to me known 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: Oct 25, 1982

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

(Space Below This Line Reserved For Lender and Recorder)

COUNTY OF SKAMANIA

88058

I HEREBY CERTIFY THAT THE WITHIN

INSTRUMENT OF TRUSTING FILED BY

First American Title Co.

at Stevenson, Wn

on Feb 15, 1979

AS RECORDED IN BOOK 56

Page 153 AT 1:50

COUNTY OF SKAMANIA COUNTY, WASH.

By J. L. Hebert

COUNTY CLERK

By J. L. Hebert

REGISTERED
INDEXED: CH
FILED: T
RECORDED
COMPLETED
MAILED