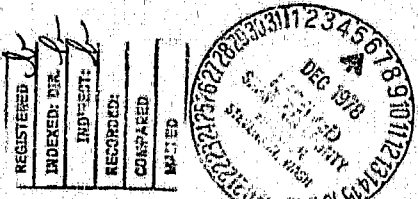


SHORT FORM DEED OF TRUST

THIS DEED OF TRUST is made this 28th day of November, 1978, Mark F. Baker, a single man, as to an undivided one-half interest, and Earle M. Baker BETWEEN and Gertrude J. Baker, husband and wife as to an undivided one-half interest, whose address is 7309 NE 71st Street Vancouver, Washington and First American Title Co. of Skamania County, no Trustee, whose address is Second St. P. O. Box 67 Stevenson, Washington and FIRST INDEPENDENT BANK, as Beneficiary, whose address is 1313 Main Street Vancouver, Washington

Grantor hereby irrevocably grants, bargains, sells and conveys to Trustee in trust, with power of sale, the following described property in Skamania County, Washington

lot 12, of WHISPERING HILLS RIVER ESTATES, according to the official plat thereof on file and of record at page 130 of Book "A" of Plats, records of Skamania County, Washington.



TOGETHER WITH all encumbrances, incumbrances and appurtenances, now or hereafter thereunto belonging or in anywise appertaining, and the rents, issues and profits thereof, and all fixtures and property that may be now located upon said real property or may hereafter be installed in or attached to or used in or adapted for use in the operation of the property and improvements, including but not being limited to, all trees, shrubs, rockeries, retaining walls, walks, driveways, buildings, structures, improvements and fixtures, plumbing, heating, lighting, cooling and ventilating apparatus, awnings, door and window screens, built-in ranges, dishwashers, refrigerators, washers, disposals, dryers and mirrors, rugs, carpets and other floor covering material, drapery, trapezoid and hardware, all of which property, whether affixed or annexed or not, shall for the purposes of this Deed of Trust be deemed conclusively to be real estate and conveyed hereby. Grantor agrees to execute and deliver, from time to time, such further instruments as may be requested by Beneficiary to confirm the lien of this Deed of Trust in any property. To the extent that any of the property described herein may be subject to the provisions of the Uniform Commercial Code, that said deed of trust is a security agreement, granting to beneficiary, as secured party, a security interest in any such property and the grantor agrees to execute such financing statements as may be required by the beneficiary and pay, upon demand, filing fees for any such financing statements and continuations thereof.

THIS DEED IS FOR THE PURPOSE OF SECURING PERFORMANCE of each agreement of Grantor incorporated by reference or contained herein and payment of the sum of Thirty four thousand and no/100 - DOLLARS (\$ 34,000.00 ) with interest thereon according to the terms of a promissory note of even date herewith, payable to Beneficiary or order and made by Grantor, all renewals, modifications or extensions thereof, and also such further sums as may be advanced or loaned by Beneficiary to Grantor, or any of their successors or assigns, together with interest thereon at such rate as shall be agreed upon.

By executing and delivering this Deed of Trust and the Note secured hereby, the parties agree that all provisions of Paragraphs 1 through 21 inclusive of the Master Form Deed of Trust hereinafter referred to are hereby incorporated herein by reference and made an integral part hereof for all purposes the same as if set forth herein at length, and the Grantor hereby makes said covenants and agrees to fully perform all of said provisions. The Master Form Deed of Trust above referred to was recorded on the twelfth (12th) day of June, 1967, in the Official Records of the offices of the County Auditors of the following counties in Washington in the book, and at the page designated after the name of each county, to-wit:

Table with columns: County, Book or Vol., Page No., Auditor's File No., County, Book or Vol., Page No., Auditor's File No. Lists various counties and their corresponding deed records.

A copy of such Master Form Deed of Trust is hereby furnished to the person executing this Deed of Trust and by executing this Deed of Trust the Grantor acknowledges receipt of such Master Form Deed of Trust.

The undersigned Grantor(s) warrant that a copy of any Notice of Default and of any Notice of Sale hereunder be mailed to him at the address hereinbefore set forth.

Signatures of Mark F. Baker, Earle M. Baker, and Gertrude J. Baker.

87726

STATE OF WASHINGTON COUNTY OF Clark On this 28th day of November, 1978 before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared

Mark F. Baker and Earle M. Baker and Gertrude J. Baker

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 hereon affixed this day and year in this certificate above written.

Notary Public in and for the State of Washington, residing at Vancouver.

STATE OF WASHINGTON COUNTY OF SKAMANIA HEREBY CERTIFY THAT THE WITHIN INSTRUMENT OF WRITING FILED BY First American Title Co OF Stevenson, WA on 11/28/78 WAS RECORDED IN BOOK 56 OF PAGE 36 RECORDS OF SKAMANIA COUNTY, WASH BY J.P. Jones COUNTY CLERK