

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

17. Acceleration; Remedies. Upon Borrower's breach of any covenant or agreement of Borrower in this Deed of Trust, including the covenant to pay when due the sums secured by this Deed of Trust, Lender prior to acceleration shall mail notice to Borrower at the address in paragraph 16 hereof 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. If the breach is not cured on or before the date specified in the notice, Lender at Lender's option may 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 to 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 17, including, but not limited to, reasonable attorney's fees if permitted by applicable law.

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 cause the Property to be sold. Trustee shall record a notice of sale in each county in which the Property or some part thereof is located and shall mail copies of such notice in the manner prescribed by applicable law. 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 all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or Lender's designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property so sold without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply proceeds 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 to the extent permitted by applicable law 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 to the clerk of the superior court of the county in which the sale took place.

18. 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 sale of the Property pursuant to the power of sale contained in this Deed of Trust or at any time prior to entry of a judgment enforcing this Deed of Trust if: (a) Borrower pays Lender all sums which would be due under this Deed of Trust, the Note and notes secured by Future Advances, if any, had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Deed of Trust; (c) Borrower pays all reasonable expenses incurred by Lender and Trustee in enforcing Lender's and Trustee's remedies as provided in paragraph 17 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 use 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.

19. 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 17 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 17 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 if permitted by applicable law, and then to the sums secured by this Deed of Trust. Lender and the receiver shall be entitled to account only for those rents actually received.

20. 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 evidenced by and indebtedness secured by this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and without charge to the borrower or persons legally entitled thereto. Such person or persons shall pay all costs of reconveyance, if any.

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

22. Use of Property. The Property is not used principally for agricultural purposes.

23. Future Advances. Upon request of Borrower, Lender at Lender's option may, from time to time, advance the Property by Trustee to Borrower, may make Future Advances to Borrower. Such Future Advances, whether in whole or in part, shall be secured by this Deed of Trust when evidenced by promissory notes stating that said notes are secured hereby.

24. Borrower's Mailing Address. If an address is entered after Borrower's name on the first page hereof, notices from Lender to Borrower, pursuant to paragraph 14 hereof, would be mailed to the Borrower at the Property Address may at the option of Lender, be mailed to such Borrower's address.

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

Borrower Joseph L. GambleBorrower Sandra J. GambleSTATE OF WASHINGTON, County of Shamuse

On this 2nd day of January, 1994, before me the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Joseph L. Gamble and Sandra J. Gamble, 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 in the said instrument as 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 8-24-98Notary Public in and for the State of Washington residing at Shamuse

REQUEST FOR RECONVEYANCE

To Wit:

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 which are delivered hereby, and to reconvey, without warranty, all the estate now held by you under this Deed of Trust in the person or persons legally entitled thereto.

Date: _____

CM-IVA-2-78

ORIGINAL TO FFC BORROWER RETAIN COPY

Transaction is complete with County sub-division official. Shamuse County Assessor - BY