MORTGAGE RECORD U

SKAMANIA COUNTY, WASHINGTON

provided such corporation shall be a corporation organized under the laws of a State of the United States of America, or under the laws of the United States of America.

SECTION 98. At any time or times, in order to conform to any legal requirements, the Trustees and the Company shall have power to appoint, and shall unite in the execution and delivery of all instruments and the performance of all acts necessary or proper to appoint, another trust company or bank or one or more persons designated by the Board of Directors of the Company and approved by the corporate Trustee, either to act as co-trustee or cotrustees of all or any part of the trust estate jointly with the Trustees, or to act as substitute trustee or trustees of any part of the same, and in any case with such of the powers, rights and duties hereby conferred or imposed on the Trustees or either of them, and for such term, if any limitation is placed thereon, as may be specified in the instrument of appointment, the same to be exercised either jointly with the Trustees or either of them or separately, according as such instrument or instruments may prescribe; and, if an event of default shall have happened and shall not have been remedied, the Trustees shall have power, without notice to or any action on the part of the Company and without the necessity of the execution of any such instrument of appointment by the Company to appoint such co-trustee or co-trustees or substitute trustee or trustees as aforesaid, and to execute all instruments and perform all acts necessary or convenient and proper for such purpose. The Trustees may receive the opinion of any counsel approved by them as to the necessity or propriety of appointing any such co-trustee or substitute trustee and as to the form and effect of any such instrument to be executed or any act to be taken to effect such appointment and as to any other matter arising under this Section 98, and such opinion shall be full protection to the Trustees for any action taken or omitted to be taken by them pursuant thereto.

Any request in writing by the corporate Trustee to the individual Trustee hereunder shall be sufficient warrant to the individual Trustee to take such action as may be so requested.

The individual Trustee, at any time by an instrument in writing, may constitute the corporate Trustee and its successors in the trust hereunder as agent and attorney-in-fact with full authority and power to do all acts and things and to exercise all discretions hereunder for and in behalf of and in the name of the Trustee executing such instrument.

SECTION 99. Any and all money or securities constituting a part of the trust estate at any time coming into the hands of any Trustee other than the corporate Trustee, shall be at once paid over, delivered, pledged and deposited to and with the corporate Trustee, it being the intention hereof that the custody of all money and securities held under this Indenture and all rights, powers, and duties with respect to the administration, management and disposition thereof, including the rights, powers and duties vested in the corporate Trustee under this Indenture, shall not vest in the individual Trustee, but shall remain vested solely in the corporate Trustee and the successor and successors to the corporate Trustee in the trusts hereunder.

SECTION 100. Any notice to or demand upon the Trustees may be served or presented, and such demand may be made, at the principal office of the corporate Trustee. Any notice to or demand upon the Company shall be deemed to have been sufficiently given or served by the Trustees or either of them on the Company, for all purposes, by being deposited, postage prepaid, in a post office letter box addressed to the Company at its principal office in the State of Oregon.