

BOOK 141 PAGE 914

I will not make any of the payments that I promised to make, or do any of the things that I have agreed to do, you may do them. I will reimburse you immediately for the amount of the payments that you have made because of my failure to do as I said I would. If I do not reimburse you immediately, you may add the amount of any payments that you have made to the unpaid principal balance of my Note with you. The amount of any such payment will bear interest from the date you make the payment until paid at the rate provided in my Note with you. Any payments that you make plus the interest that accrues on the payment will be secured by this Deed of Trust. You may increase the amount of my monthly payments on the Note secured by this Deed of Trust to include these payments and interest, so that these payments and interest will be repaid over a period of time you may select, but in no event after the maturity date of the Note secured by this Deed of Trust. I understand that if you do any of the things that I am supposed to do, your action will be a waiver or release of any right that you may have to declare a default under my Note and Deed of Trust to you. Even if you do those things, my failure to do them will be a default under this Deed of Trust, and you may still use the other rights that you have for the default.

8. Condemnation Proceedings. If any part of the Property is taken under eminent domain or condemnation proceedings, or I transfer the Property in lieu of an exercise of that right, then in that case, you may require that I pay you out of the compensation that I receive, first, attorney fees and costs or expenses that you incur in such proceeding, and second, that any remaining money be applied to the debt secured by this Deed of Trust.

9. Reconveyance Upon Payment. When I have fully paid all sums secured by this Deed of Trust, Key Bank of Oregon will return to Trustee this Deed of Trust and the Note which it secures for cancellation and payment of its fees, and request that Trustee reconvey the Property, without warranty, to the "person(s) legally entitled thereto." It will be up to me to see that the Reconveyance Deed is recorded and to pay any recording costs.

10. Balloon Payment. If this Deed of Trust secures a Note that provides for a balloon payment, the balloon payment will be financed by you at an interest rate that may be changed at your option to a rate not to exceed the then current rate offered by you for this type of loan and upon such other terms as you specify on like loans to other borrowers, provided that (a) you find no deterioration in my credit worthiness or the condition of the Property, and (b) your lien priority remains the same as at the time the loan was made.

11. Change of Address. If I move, I will immediately notify you in writing as to my new address. Any notice that I may give you or you may give me shall be given by regular mail at the addresses listed above or at such other address as I may designate by written notice to you.

12. Governing Law. This Deed of Trust and the debt it secures will be governed by the laws of the state in which the Property is located.

13. Definitions. The word "I" means all persons signing this Deed of Trust, and obligates each of us jointly and severally. "You" means Key Bank of Oregon or any holder of this Deed of Trust. I agree that this Deed of Trust applies to, benefits and is binding on all the parties hereto, and their successors and assigns.

14. Acknowledgement. I have read this Deed of Trust and the Note it secures and understand and agree to perform my obligations under each of the documents.

[Signature]
Borrower

LE ROY DANIEL GOODRICH

[Signature]
Borrower

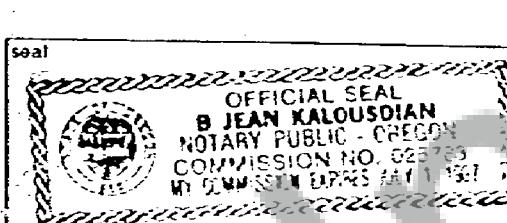
DOROTHY DARLENE GOODRICH

[Signature]
Borrower

INDIVIDUAL ACKNOWLEDGEMENT:

STATE OF: OREGON

COUNTY OF: HOOD RIVER



LE ROY DANIEL GOODRICH AND
DOROTHY DARLENE GOODRICH
n/a) to be the
On this day personally appeared before me
to me known (or proved to me on the oath of
individual, or individuals described in and who executed the within and foregoing instrument, and
acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and
deed, for the uses and purposes therein mentioned. Given under my hand and official seal this

11TH day of MARCH 19 94

B. Jean Kaloudian
Notary Signature

My commission Expires 7-01-97

Notary Public in and for the State of OREGON

residing at Hood River (give city)

REQUEST FOR RECONVEYANCE:

(City, State)

(Date)

To Trustee:

The undersigned is the owner and holder of all indebtedness secured by this Deed of Trust, which is, together with the secured Note, delivered to you. Please reconvey, without warranty, to the person(s) legally entitled thereto the estate of real property described in this Deed of Trust to Key Bank of Oregon, Beneficiary by.

Signature of Owner

Type Name

Type Title

DEED OF TRUST

FILED FOR RECORD
SKAMANIA CO. WASH.
BY SKAMANIA CO. TITLE

MAR 15 11:00 AM '94
G. Gary
AUDITOR
GARY H. OLSON

(RECORDED'S STAMP)

(BORROWER'S)

KEY BANK OF OREGON
P.O. BOX 23698
TIGARD, OR 97223

RETURN TO