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WASHINGTON

(page 1 of 2)

COVENANTS

BOOK 158 PAGE 882

- Payments. Borrower agrees to make all payments on the secured debt when due. Unless Borrower and Lender agree otherwise, any ments Lender receives from Borrower or for Borrower's benefit will be applied first to any amounts Borrower owes on the secured debt receives or principal, second to interest, and then to principal. If partial prepayment of the secured rebt occurs for any reason, it will reduce or excuse any scheduled payment until the secured debt is paid in full.
- 2. Claims Against Title. Borrower will pay all taxes, assessments, and other charges attributable to the property when due and will defend title to the property against any claims which would impair the lien of this deed of trust. Lender may require Borrower to assign any rights, claims or defenses which Borrower may have against parties who supply labor or materials to improve or maintain the property.
- Insurance. Borrower will keep the property insured under terms acceptable to Lender at Borrower's expense and for Lender's benefit. All surance policies shalt include a standard mortgage clause in favor of Lender. Lender will be named as loss payse or as the insured on any such to the secured debt. If Lender requires mortgage insurance, Borrower agrees to maintain such insurance for as long as Lender requires.
- 4. Property. Borrower will keep the property in good condition and make all repairs reasonably necessary.
- 5. Expenses. Borrower agrees to pay all Lender's expenses, including reasonable attorneys' fees, if Borrower breaks any covenants in this deed of trust or in any obligation secured by this deed of trust. Borrower will pay these amounts to Lender as provided in Covenant 9 of this deed of
- 6. Prior Security Interests. Unless Borrower first obtains Lender's written consent, Borrower will not make or permit any changes to any prior security interests. Borrower will perform all of Borrower's obligations under any prior mortgage, deed of trust or other security agreement, including Borrower's covenants to make payments when due.
- 7. Assignment of Rents and Profits. Borrower assigns to Lender the rents and profits of the property. Unless Borrower and Lender have agreed otherwise in writing, Borrower may collect and retain the rents as long as Borrower is not in default. If Borrower defaults, Lender, Lender, applied first to the costs of managing the property, including court costs and attorneys' fees, commissions to rental agents, and any other necessary related expenses. The remaining amount of rents will then apply to payments on the secured debt as provided in Covenant 1.
- 8. Lesseholds: Condominiums: Planned Unit Developments. Borrower agrees to comply with the provisions of any lease if this deed of trust is on a unit in a condominium or a planned unit development, Borrower will perform all of Borrower's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.
- 9. Authority of Lender to Perform for Borrower. If Borrower fails to perform any of Borrower's duties under this deed of trust. Lender may perform the duties or cause them to be performed. Lender may sign Borrower's name or pay any amount if necessary for performance. If any construction on the property is discontinued or not carried on in a reasonable manner, Lender may do whatever is necessary to protect Lender's security interest in the property. This may include completing the construction.

Lender's failure to perform will not preclude Lender from exercising any of its other rights under the law or this deed of trust.

Any amounts paid by Lender to protect Lender's security interest will be secured by this deed of trust. Such amounts will be due on demand and will bear interest from the date of the payment until paid in full at the interest rate in effect on the secured debt.

- 10. Default and Acceleration. If Borrower fails to make any payment when due or breaks any covenants under this deed of trust or any obligation secured by this deed of trust, Lender may accelerate the maturity of the secured debt and demand immediate payment and may invoke the power of sale and any other remedies permitted by appsicable law.
- 11. Power of Sale. If Lender invokes the power of szle, Lender shall give written notice to Trustee of the occurrence of an event of default and faw may require. In addition, Trustee shall record a notice of sale in the county in which the property is located and shall publish notice of sale in the county in which the property is located and shall publish notice of sale in the county in which the property is located and shall publish notice of sale in time and place and under the terms designated in the notice of sale. Lender or Lender's designee may purchase Trustee's deed conveying the property without any covenant or warranty, expressed or implied. Trustee the process of the sale in the following order: (1) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable county in which the sale took place.
- 12. Inspection. Lender may enter the property to inspect it if Lender gives Berrower notice beforehand. The notice must state the reasonable cause for Lender's inspection.
- 3. Condemnation. Borrower assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking accurity agreement.
 1 all or any part of the property. Such proceeds will be applied as provided in Covenant 1. This assignment is subject to the terms of any prior
- 14. Waiver. By exercising any remedy available to Lender, Lender does not give up any rights to later use any other remedy. By not exercising any remedy upon Borrower's default, Lender does not waive any right to later consider the event a default if it happens again.
- 15. Joint and Several Liability: Co-signers: Successors and Assigns Bound. All duties under this deed of trust are joint and several. Any Borrower's interest in the property to the Trustee under the terms of this deed of trust. In addition, such a Borrower and convey that any other Borrower under this deed of trust may extend, modify or make any other changes in the terms of this deed of trust may extend the terms of this deed of trust may extend the terms of this deed of trust may extend the terms of this deed of trust may extend the terms of this deed of trust or the secured debt without that Borrower's consent and without releasing that Borrower from the terms of this deed of trust.

The duties and benefits of this deed of trust shall bind and benefit the successors and assigns of Lender and Borrowei

16. Notice. Unless otherwise required by law, any notice to Borrower shall be given by delivering it or by mailing it addressed to Borrower at the property address or any other address that Borrower has given to Lender. Borrower will mail any notice to Lender at Lender's address on page 1 of this deed of trust, or to any other address which Lender has designated.

Any notice shall be deemed to have been given to Borrower or Lender when given in the manner stated above.

- 17. Transfer of the Property or a Seneficial Interest in the Borrower, if all or any part of the property or any interest in it is sold or transferred payment if the Borrower is not a natural person and a beneficial interest in the Borrower is sold or transferred demand payment in the above situations if it is prohibited by federal law as of the date of this deed of trust.
- 18. Release. When Borrower has paid the secured debt in full and all underlying agreements have been terminated, Lender shall request Trustee to reconvey the property. Borrower agrees to pay all costs to record such reconveyance.
- 19. Substitute Trustee. Trustee shall resign at the request of Lender and may resign at its own election. Upon the resignation, incapacity, recorded. The successor trustee shall thereupon be vested with all powers of the original Trustee.
- 20. Use of Property. The property subject to this deed of trust is not used principally for agricultural or farming purposes.

HW 240)