7424 132029 BOOK 178 PAGE 717

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SKAMANIA CO. WASH
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WHEN RECORDED MAIL TO
COUNTY RECORDER SERVICES
1136 N. CENTRAL AVE., #123
GLENDALE, CA 91202

402298

ASSIGNMENT OF DEED OF TRUST 2975-0079

FOR VALUE RECEIVED, the undersigned, as Assignor, does hereby grant, convey, assign and transfer to: MorEquity, Inc.
222 Main St.
Evansville, IN 47708
as Assignee, all of the beneficial interest of the Assignor in and to the property described in that certain Deed of Trust dated: FEBRUARY 27, 1998
executed by: DAVID TREECE AND DIANA TREECE, HUSBAND AND WIFE

Grantor, to: SKAMANIA COUNTY TITLE COMPANY
, Trustee, and recorded as Instrument No. 130729 On 3/6/98
in book n/a , page n/a , of Official Records in the County Recorder's office of SKAMANIA County, State of Washington
NW 1/4, SE 1/4 Sec 30, T2N, R5E W.M.

Assessor's Property Tax Parcel/Account Number(s): 02-053000140100

TOGETHER with the Note or Notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

By FREMONT INVESTMENT & LOAN

STEVEN K. PATTON
It's VICE PRESIDENT

State of California
County of Orange
On 4-27-98, before me, M. GASCHET DEL'ISLE, Notary Public, personally appeared STEVEN K. PATTON

XX personally known to me -OR- ______ proved to me on the basis of satisfactory evidence, to be the person(s) whose name(s)is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized Capacity(ies), and that by his/her/their signature(s) on the intrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

M. GASCHET DEL'ISLE
Commission #1082075
Notary Public - California
Orange County
My Comm. Expires Jun 1, 2000

WITNESS my hand and official seal.

Signature of Notary

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 1, 2020. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in SKAMANIA County, Washington:

A TRACT OF LAND IN THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 30, TOWNSHIP 2 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS:

LOT 2 OF THE WAYNE CLEMONS SHORT PLAT, RECORDED IN BOOK 3 OF SHORT PLATS, PAGE 242, SKAMANIA COUNTY RECORDS.

which has the address of 752 PANOA ROAD WASHOUGAL, [Street, City], Washington 98671 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan