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WHEN RECORDED, RETURN TO: iQ Credit Union P.O. Box 1739 Vancouver, WA 98668

30370

## REVOLVING CREDIT DEED OF TRUST

Grantor(s): KIMBERLY C. MALONEY

Grantee(s): iQ Credit Union

Legal Description: SEE ATTACHED: NW 1/4 SEC 31 T2N R5E

\*Additional legal description is on page 2 \_\_\_\_\_ of document.

Assessor's Property Tax Parcel or Account Number: 02053120120200

THIS DEED OF TRUST CONTAINS A DUE-ON-SALE PROVISION AND SECURES INDEBTEDNESS UNDER A CREDIT AGREEMENT WHICH PROVIDES FOR A REVOLVING LINE OF CREDIT AND MAY CONTAIN A VARIABLE RATE OF INTEREST.

THIS DEED OF TRUST is made on 3/26/2008 , among the Trustor, KIMBERLY C. MALONEY, AN UNMARRIED WOMAN

(herein "Borrower"), Clark Financial Services, Inc. (herein "Trustee"), and the Beneficiary, iQ Credit Union a corporation organized and existing under the laws of Washington State , whose address is 305 NE 81st Street Vancouver, WA 98665-8110 (herein "Lender").

IN CONSIDERATION of the indebtedness herein recited and the trust herein created;

TO SECURE to Lender:

(1) The repayment of all indebtedness due and to become due under the terms and conditions of the LOANLINER Home Equity Plan Credit Agreement and Truth-in-Lending Disclosures made by Borrower and dated the same day as this Deed of Trust, and all modifications, amendments, extensions and renewals thereof (herein "Credit Agreement"). Lender has agreed to make advances to Borrower under the terms of the Credit Agreement, which advances will be of a revolving nature and may be made, repaid, and remade from time to time. Borrower and Lender contemplate a series of advances to be secured by this Deed of Trust. The total outstanding principal balance owing at any one time under the Credit Agreement (not including finance charges thereon at a rate which may vary from time to time, and any other charges and collection costs which may be owing from time to time