

WHEN RECORDED RETURN TO:

Schwabe, Williamson & Wyatt
Attn: James F. Dulcich
1211 SW Fifth Ave, Suites 1500-1900
Portland, OR 97204

CCT 00146747 WT

DOCUMENT TITLE(S):

Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

n/a

GRANTOR:

1. Gonser, Tommer
2. Goners, Maria

GRANTEE:

1. Harka LLC
- 2.

TRUSTEE:

Clark County Title

ABBREVIATED LEGAL DESCRIPTION:

Lot 12 & W 1/2 Lot 13 of WASHOUGAL HOME TRACTS

Full Legal Description located on Page 15

TAX PARCEL NUMBER(S):

02 05 31 4 0 0800 00

☐ If this box is checked, then the following applies:

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

Signature

Recording Requested By And
When Recorded Mail To:
Schwabe, Williamson & Wyatt
Attention: James F. Dulcich
1211 SW Fifth Ave., Suites 1500-1900
Portland, OR 97204

**DEED OF TRUST, ASSIGNMENT OF LEASES AND RENTS,
SECURITY AGREEMENT AND FIXTURE FILING**

Grantor: TOMMER GONSER and MARIA GONSER, husband and wife
Grantee: HARKA LLC, an Oregon limited liability company

Abbrev. Legal Description: Lot 12 & W½ Lot 13 of WASHOUGAL HOME TRACTS

Tax Parcel ID No.: 02 05 31 4 0 0800 00

Reference Nos. of Documents Released or Assigned: N/A

This Deed of Trust, Assignment of Leases and Rents, Security Agreement and Fixture Filing ("Agreement") is made on August 15, 2014, between TOMMER GONSER and MARIA GONSER, husband and wife, whose address is 452 Bar J Drive Washougal, Washington, 98671, as "Grantor," CLARK COUNTY TITLE, whose address is 1400 Washington Street, Suite 100, Vancouver, Washington 98660, as "Trustee," and HARKA LLC, an Oregon limited liability company, whose address is P.O. Box 14126, Portland, Oregon 97214, as "Beneficiary."

WITNESSETH: Grantor hereby irrevocably grants, bargains, sells, and conveys to Trustee in trust, with power of sale, all of Grantor's interest in the following described real property in the County of Skamania, State of Washington:

See Exhibit A attached hereto and incorporated herein by this reference

which real property is not used principally for agricultural or farming purposes, together with the rents, issues, and profits thereof, subject, however, to the right, power and authority hereinafter given to and conferred upon Beneficiary to collect and apply such rents, issues and profits; together with, but not limited to, all buildings, structures, improvements and tenements now or hereafter erected or placed on the property, and all heretofore or hereafter vacated alleys, roads and streets abutting the property, and all easements, access rights, appurtenances, rents (subject, however, to the assignment of rents to Beneficiary herein), royalties, parking, all landscaping, crops, and water rights, pumps and pumping plants and water stock appurtenant to the property; all of Grantor's plans, specifications, drawings, surveys, tests, studies, licenses, permits, forms,

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leases, inventory, contract rights, general intangibles applicable to the Property, and all accessions and additions thereto and substitutions, replacements, modifications, products, and proceeds thereof; all shares of stock evidencing any of the above, and all vendor's or vendee's interests, lessor's or lessee's interests (subject, however, to the assignment of leases to Beneficiary), options to purchase, rights of first refusal or any other present or future interest contingent or vested interest in the property, and any other right or interest whatsoever, real or personal, that Grantor may now possess or hereafter acquire in the property; and the following tangible and intangible property of Grantor now or hereafter located in or on, or used, or intended to be used, in connection with the property: all inventory, accounts (including accounts receivable and contract rights whether or not earned by performance), any rights to future financing of the property, fixtures (including trade fixtures), general intangibles, instruments and documents, and all other property described herein, whether now owned or hereafter acquired, and located at or used in connection with the premises described herein; and all proceeds (including insurance proceeds) from the sale or other disposition of any of the property described in this paragraph; provided that by accepting a security in proceeds Beneficiary does not consent to sale or other disposition of any of the foregoing; all of which including replacements and additions thereto shall be deemed to be covered by this instrument; and all of the foregoing, together with said real property are herein referred to as the "Property."

This Deed of Trust is to secure to Beneficiary the repayment of that certain indebtedness in the principal sum of Thirty-Nine Thousand Five Hundred and No/100 Dollars (\$39,500.00), with interest thereon (the "indebtedness" or the "Note"), providing for repayment of the indebtedness, on or before August 15, 2015; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Deed of Trust; the performance of the covenants and agreements of Grantor herein contained; and the repayment of any and all sums advanced or expenditures made by Beneficiary subsequent to the execution of this Deed of Trust for the maintenance or preservation of the Property or advanced or expended by Beneficiary pursuant to any provision of this Deed of Trust subsequent to its execution, together with interest thereon.

Grantor covenants that Grantor is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, and that Grantor will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Beneficiary's interest in the Property.

Uniform Covenants. Grantor and Beneficiary covenant and agree as follows:

1. Payment of Principal and Interest. Grantor shall promptly pay when due the principal of and interest on the indebtedness evidenced by the Note, and default interest as provided in the Note, and secured by this Deed of Trust.

2. Taxes and Assessments. Grantor shall pay before delinquent all lawful taxes and assessments on the Property and keep the Property free and clear of all other charges, liens, or

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encumbrances impairing the security of this Deed of Trust. Notwithstanding the foregoing and as further specified in Section 5 below, Grantor may contest any tax, provided Beneficiary's interest in the Property is not jeopardized.

3. Insurance. Grantor shall keep the improvements now existing or hereafter erected on the Property both during the course of construction and thereafter insured under an original fire and extended coverage insurance policy insured against loss, damage or destruction by fire and other casualty, including theft, vandalism and malicious mischief, flood (for the Property which is in a location designated by the Federal Emergency Management Administration as a Special Flood Hazard Area), boiler explosion (for the Property with a boiler), plate glass breakage, sprinkler damage (for the Property which has a sprinkler system), all matters covered by a "Special Form" policy, with a standard extended coverage endorsement, and such other risks as Beneficiary may reasonably require, insuring the Property for not less than 100% of their full insurable replacement cost complete with a zoning and building code endorsement.

Unless Beneficiary and Grantor otherwise agree in writing, insurance proceeds shall be applied to restoration or repair of the Property damaged, provided such restoration or repair is economically feasible and the security of this Deed of Trust is not thereby impaired. If such restoration or repair is not economically feasible or if the security of this Deed of Trust would be impaired, the insurance proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Grantor. If the Property is abandoned by Grantor, or if Grantor fails to respond to Beneficiary within thirty (30) days from the date notice is mailed by Beneficiary to Grantor that the insurance carrier offers to settle a claim for insurance benefits, Beneficiary is authorized to collect and apply the insurance proceeds at Beneficiary's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Beneficiary and Grantor otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of any installments referred to in the Note or change the amount of in and to any insurance policies.

In addition to the hazard insurance above provided for, Grantor agrees to obtain and maintain throughout the entire term of this loan, and any renewal or extension thereof, liability insurance naming both the Grantor and Beneficiary as additional insured in an amount of not less One Million Dollars (\$1,000,000.00). All insurance policies and renewals thereof shall be in form reasonably acceptable to Beneficiary and shall include a standard mortgage clause in favor of and in form acceptable to Beneficiary. Beneficiary shall have the right to hold a copy of the policies and renewals thereof, and Grantor shall promptly furnish to Beneficiary copies of all renewal notices and all receipts of paid premiums. In the event of loss, Grantor shall give prompt notice to the insurance carrier and Beneficiary. Beneficiary may make proof of loss if not made promptly by Grantor.

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Copies of certificates evidencing all such insurance and bearing endorsements requiring thirty (30) days' written notice to the Beneficiary prior to any change or cancellation shall be furnished to the Beneficiary by the Grantor.

4. Preservation and Maintenance of Property. Grantor shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. Grantor shall not cut or remove any trees from the Property or construct any buildings or other improvements on the Property without first obtaining Beneficiary's prior written consent.

5. Protection of Beneficiary's Security. If Grantor fails to perform the covenants and agreements contained in this Deed of Trust, or if any action or proceeding which materially affects Beneficiary's interest in the Property, including, but not limited to, eminent domain, insolvency, code enforcement, or arrangements or proceedings involving a bankrupt or decedent is instituted, then Beneficiary at Beneficiary's option, upon notice to Grantor, may make such appearance, disburse such sums and take such action as is necessary to protect Beneficiary's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs.

Any amounts disbursed by Beneficiary pursuant to this Paragraph 5, with interest thereon, shall become additional indebtedness of Grantor secured by this Deed of Trust. Unless Grantor and Beneficiary agree to other terms of payment such amounts shall be payable upon notice from Beneficiary to Grantor requesting payment thereof, and shall bear interest from the date of disbursement at the rate payable from time to time on outstanding principal under the Note unless payment of interest at such rate would be contrary to applicable law, in which event such amounts shall bear interest at the highest rate permissible under applicable law.

THE GRANTOR SHALL NOT FURTHER ENCUMBER THE PROPERTY DURING THE TERM OF THIS LOAN WITHOUT THE PRIOR WRITTEN APPROVAL OF THE BENEFICIARY OR ITS ASSIGNS. IF BENEFICIARY CONSENTS TO A FURTHER ENCUMBRANCE OF THE PROPERTY, SUCH CONSENT SHALL CONSTITUTE A WAIVER OF THIS PROVISION BUT ONLY AS TO THE SPECIFIC ENCUMBRANCE.

Grantor may, at its expense and after prior notice to Beneficiary, contest by appropriate legal, administrative, or other proceedings conducted in good faith and with due diligence, the amount, validity, or application, in whole or in part, of any imposition or lien on the Property or any claim of any laborer, materialman, supplier, or vendor or lien, and may withhold payment of the same pending completion of such proceedings if permitted by law, provided that (a) such proceedings shall suspend collection from the Property; (b) no part of or interest in the Property will be sold, forfeited, or lost if Grantor pays the amount or satisfies the condition being contested, and Grantor would have the opportunity to do so in the event of Grantor's failure to prevail in the contest; (c) neither Beneficiary nor Trustee shall, by virtue of such permitted contest, be exposed to any risk of liability for which Grantor has not furnished additional security as provided in clause (d) below; and (d) Grantor shall have furnished to Beneficiary cash,

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corporate surety bond, or other additional security in respect of the claim being contested or the loss or damage that may result from Grantor's failure to prevail in such contest in an amount sufficient to discharge the imposition and all interest, costs, attorney fees, and other charges that may accrue in connection with the imposition. Grantor shall promptly satisfy any final judgment.

6. Inspection. Beneficiary may make or cause to be made reasonable entries upon and inspections of the Property, provided that Beneficiary shall give Grantor notice prior to any such inspection specifying reasonable cause therefore related to Beneficiary's interest in the Property.

7. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Beneficiary to the extent specified below.

In the event of a total taking of the Property, the proceeds shall be applied to the sums secured by this Deed of Trust, with the excess, if any, paid to Grantor. In the event of a partial taking of the Property, unless Grantor and Beneficiary otherwise agree in writing, there shall be applied to the sums secured by this Deed of Trust such proportion of the proceeds as is equal to that proportion which the amount of the sums secured by this Deed of Trust immediately prior to the date of taking bears to the fair market value of the Property immediately prior to the date of taking with the balance of the proceeds paid to Grantor.

If the Property is abandoned by Grantor, or if, after notice by Beneficiary to Grantor that the condemnor offers to make an award or settle a claim for damages, Grantor fails to respond to Beneficiary within thirty (30) days after date such notice is mailed, Beneficiary is authorized to collect and apply the proceeds, at Beneficiary's option, either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

Unless Beneficiary and Grantor otherwise agree in writing, any such application of proceeds to principal shall not extend or postpone the due date of the installments referred to in the Note or change the amount of such installments.

8. Grantor Not Released. Extension of the time for payment or modification of the payments secured by this Deed of Trust granted by Beneficiary to any successor in interest of Grantor shall not operate to release, in any manner, the liability of the original Grantor and Grantor's successors in interest. Beneficiary shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Deed of Trust by reason of any demand made by the original Grantor and Grantor's successors in interest.

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9. Forbearance by Beneficiary Not a Waiver. Any forbearance by Beneficiary in exercising any right or remedy hereunder, or otherwise, afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Beneficiary shall not be a waiver of Beneficiary's right to accelerate the maturity of the indebtedness secured by this Deed of Trust.

10. Remedies Cumulative. All remedies provided in this Deed of Trust are distinct and cumulative to any other right or remedy under this Deed of Trust or afforded by law or equity, and may be exercised concurrently, independently or successively.

11. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Beneficiary and Grantor, subject to the provisions of paragraph 14 hereof. All covenants and agreements of Grantor shall be joint and several. The captions and headings of the paragraphs of this Deed of Trust are for convenience only and are not to be used to interpret or define the provisions hereof.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Grantor provided for in this Deed of Trust shall be given by mailing such notice by certified mail addressed to Grantor at the Property address or at such other address as Grantor may designate by notice to Beneficiary as provided herein, and (b) any notice to Beneficiary shall be given by certified mail, return receipt requested, to Beneficiary's address stated herein or to such other address as Beneficiary may designate by notice to Grantor as provided herein. Any notice provided for in this Deed of Trust shall be deemed to have been given to Grantor or Beneficiary when given in the manner designated herein.

13. Grantor's Copy. Grantor shall be furnished a conformed copy of the Note and of this Deed of Trust at the time of execution or after recordation hereof.

14. Transfer of the Property; Assumption. If all or any part of the Property or an interest therein is sold, assigned, conveyed, encumbered or transferred by Grantor without Beneficiary's prior written consent, which consent may be withheld in Beneficiary's sole discretion, excluding (a) the creation of a purchase money security interest for household appliances, or (b) a transfer by devise, descent or by operation of law upon the death of a joint tenant, Beneficiary may, at Beneficiary's option, declare all the sums secured by this Deed of Trust to be immediately due and payable. Beneficiary shall have waived such option to accelerate if, prior to the sale or transfer, Beneficiary and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Beneficiary and that the interest payable on the sums secured by this Deed of Trust shall be at such rate as Beneficiary shall request. If Beneficiary has waived the option to accelerate provided in this paragraph 14, and if the Grantor's successor in interest has executed a written assumption agreement accepted in writing by Beneficiary, Beneficiary may release Grantor from all obligations under this Deed of Trust.

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If Beneficiary exercises such options to accelerate, Beneficiary shall mail Grantor notice of acceleration in accordance with paragraph 12 hereof. Such notice shall provide a period of not less than thirty (30) days from the date the notice is mailed within which Grantor may pay the sums declared due. If Grantor fails to pay such sums prior to the expiration of such period, Beneficiary may, without further notice or demand on Grantor, invoke any remedies permitted by paragraph 17 hereof.

Non-Uniform Covenants. Grantor and Beneficiary further covenant and agree as follows:

15. Maintenance of Property. Grantor agrees to (i) comply with all laws, ordinances, regulations, covenants, conditions, restrictions and requirements of any governmental body, federal, state and/or local, applicable to the use or occupancy of the Property, including compliance with all environmental, safety and health laws, regulations and ordinances, and will hold Beneficiary harmless from and against any violations thereof; (ii) not commit, suffer or permit any act upon said Property in violation of law, including the introduction, generation, manufacture, refinement, transportation, treatment, storage, handling or the disposal of hazardous substances (as defined herein) into, onto, or under the Property; (iii) cultivate, irrigate, fertilize, prune and do all other acts which from the character or use of the Property may be reasonably necessary, the specific enumeration herein not excluding the general; (iv) generally operate and maintain the Property in a manner to ensure maximum rentals (if applicable); and (v) give notice in writing to Beneficiary of and, unless otherwise directed in writing to Beneficiary, appear in and defend any action or proceedings purporting to affect the Property, the security of this instrument, or the rights or powers of Beneficiary. The term "Hazardous Substances" is used in its broadest sense and refers to any material which, because of its quality, concentration, or physical, chemical, or infectious characteristics, may cause or pose a present or potential hazard to human health or the environment when improperly used, treated, stored, disposed of, generated, or otherwise handled. "Hazardous Substances" shall mean any toxic or hazardous substance, material or waste, or any pollutant or contaminate, or infectious or radioactive material, including but not limited to those substances, materials or wastes regulated now or in the future under any federal, state, or municipal statutes or regulations, and any and all of those substances included within the definition of "hazardous substances," "hazardous materials," "hazardous waste," "hazardous chemical substance or mixture," "imminently hazardous chemical substance or mixture," "toxic substances," "hazardous air pollutant," "toxic pollutant," or "solid waste" in the said statutes or regulations. Hazardous substances shall also mean any and all other similar terms defined in any federal, state, and local laws, statutes, regulations, orders or rules ("Environmental Law"), and materials and waste which are, or in the future become, regulated under applicable local, state, or federal law for the protection of health or the environment, or which are classified as hazardous or toxic substances, materials or waste, pollutants or contaminants, as defined, listed or regulated by any federal, state or local law, regulation or order or by common law decision, including, without limitation, (i) trichloroethylene, tetrachloroethylene, perchloroethylene and other chlorinated solvents, (ii) any petroleum products or fractions thereof, (iii) asbestos, (iv) polychlorinated

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biphenyls, (v) flammable explosives, (vi) urea formaldehyde, and (vii) radioactive materials and waste.

16. Security Agreement. This instrument is intended to be a security agreement pursuant to the Uniform Commercial Code for any part of the Property which, under applicable law, may be subject to a security interest pursuant to the Uniform Commercial Code. Grantor hereby grants Beneficiary a security interest in the following tangible and intangible personal property of Grantor on or related to the Property: all improvements, inventory, accounts (including accounts receivable and contract rights whether or not earned by performance) and any rights to future financing of the Property; all fixtures (including trade fixtures), all right to take and use the name by which the Property is commonly known, and the good will of Grantor used in connection therewith, and the right to manage and operate the Property under any such name and variance thereof, general intangibles, instruments, and documents, whether now owned or existing or hereafter created or acquired and attached to, forming a part of, located at, or used in connection with the construction, completion, maintenance, repair, reconstruction, alteration, operation, use or occupancy of the premises described herein; and any improvements now or hereafter located thereon, and all property of like kind or type hereafter acquired by Grantor in substitution or replacement thereof; all proceeds (including condemnation awards, tort claims and insurance proceeds) from the sale or other disposition of any of the Property described in the preceding subparagraphs; provided that by accepting a security interest in proceeds Beneficiary does not consent to sale or other disposition of any of the foregoing; and all of Grantor's plans, specifications, drawings, surveys, tests, studies, licenses, permits, forms, leases, inventory, contract rights, general intangibles, royalties, rents, issues, and profits arising from or in any manner connected with said real and personal property, and all accessions and additions thereto and substitutions, replacements, modifications, products, and proceeds thereof.

Grantor shall give advance notice in writing to Beneficiary of any proposed change in Grantor's name, identity or structure and shall execute and deliver to Beneficiary, prior to or concurrently with the occurrence of any such change, all additional financing statements that Beneficiary may reasonably require to establish and maintain the validity and priority of Beneficiary's security interest with respect to any of the property described or referred to herein.

Some of the items of the property described herein are goods that are or are to become fixtures relating to the Property, and it is intended that, as to these goods, this instrument shall be effective as a financing statement filed as fixture filing from the date of its filing for record in the real estate records of the county in which the property is situated. Information concerning the security interest created by this instrument may be obtained from Beneficiary, as secured party, at the address of Beneficiary stated above. The mailing address of Grantor, as debtor, is as stated above.

Grantor agrees that Beneficiary may file this instrument, or a reproduction hereof, in the real estate records or other appropriate index, as a financing statement for any of the items specified above as part of the Property. Any reproduction of this instrument or of any other

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security agreement or financing statement shall be sufficient as a financing statement. In addition, Grantor agrees to execute and deliver to Beneficiary, upon Beneficiary's reasonable request, any financing statements, as well as extensions, renewals and amendments thereof, and reproductions of this instrument in such form as Beneficiary may require to perfect a security interest with respect to said items. Grantor shall pay all costs of filing such financing statements and any extensions, renewals, amendments and releases thereof, and shall pay all reasonable costs and expenses of any record searches for financing statements Beneficiary may reasonably require.

17. Acceleration; Remedies. Upon (a) Grantor's breach of any covenant or agreement of Grantor in this Deed of Trust, including the covenants to pay when due any sums secured by this Deed of Trust, (b) Grantor's breach of any covenant or agreement of Grantor in the loan documents executed in conjunction with the Note and this Deed of Trust, or (c) Grantor's failure to timely pay all real property taxes, charges or assessments of any kind and nature levied with respect to the Property, Beneficiary prior to acceleration shall mail notice to Grantor as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than thirty (30) days from the date the notice is mailed to Grantor, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Deed of Trust and sale of the Property. The notice shall further inform Grantor of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Grantor to acceleration and sale. If the breach is not cured on or before the date specified in the notice, Beneficiary at Beneficiary's option may declare all of the sums secured by this Deed of Trust to be immediately due and payable without further demand and may invoke the power of sale and any other remedies permitted by applicable law. Beneficiary shall be entitled to collect all reasonable costs and expenses incurred in pursuing the remedies provided in this paragraph 17, including, but not limited to, reasonable attorneys' fees.

If Beneficiary invokes the power of sale, Beneficiary shall execute or cause Trustee to execute a written notice of occurrence of an event of default and of Beneficiary's election to cause the Property to be sold, and shall cause such notice to be recorded in each county in which the Property or some part thereof is located. Beneficiary or Trustee shall give notice of sale in the manner prescribed by applicable law to Grantor and to the other persons prescribed by applicable law. After the lapse of such time as may be required by applicable law, Trustee, without demand on Grantor, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in such order as Trustee may determine. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Beneficiary or Beneficiary's designee may purchase the Property at any sale.

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Trustee shall deliver to the successful purchaser at the Trustee's Sale a Trustee's Deed conveying the Property so sold without any covenant or warranty expressed or implied. The recitals in the Trustee's Deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all reasonable costs and expenses of the sale, including, but not limited to, reasonable Trustee's and attorney's fees and costs of title evidence; (b) to all sums secured by this Deed of Trust; and (c) the excess, if any, to the person or persons legally entitled thereto.

18. Grantor's Right to Reinstate. Notwithstanding Beneficiary's acceleration of the sums secured by this Deed of Trust, Grantor shall have the right to have any proceedings begun by Beneficiary to enforce this Deed of Trust discontinued at any time prior to the earlier to occur of (i) the eleventh day before sale of the Property pursuant to the power of sale contained in this Deed of Trust or (ii) entry of a judgment enforcing this Deed of Trust if: (a) Grantor pays Beneficiary all sums which would be then due under this Deed of Trust and the Note had no acceleration occurred; (b) Grantor cures all breaches of any other covenants or agreements of Grantor contained in this Deed of Trust and the Note; (c) Grantor pays all reasonable expenses incurred by Beneficiary and Trustee in enforcing the covenants and agreements of Grantor contained in this Deed of Trust and in enforcing Beneficiary's and Trustee's remedies as provided in Paragraph 17 hereof, including, but not limited to, reasonable attorney's fees; and (d) Grantor takes such action as Beneficiary may reasonably require to assure that the lien of this Deed of Trust, Beneficiary's interest in the Property and Grantor's obligation to pay the sums secured by this Deed of Trust shall continue unimpaired. Upon such payment and cure by Grantor, this Deed of Trust and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents and Royalties; Appointment of Receiver; Beneficiary in Possession. Grantor hereby assigns to Beneficiary the rents and royalties of the Property, provided that Grantor shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents and royalties as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Beneficiary, in person, by agent or by judicially appointed receiver, shall be entitled to enter upon, take possession of and manage the Property and to collect the rents and royalties of the Property including those past due. All rents and royalties collected by Beneficiary or the receiver shall be applied first to payment of the costs of management of the Property and collection of rents and royalties, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this Deed of Trust. Beneficiary and the receiver shall be liable to account only for those rents and royalties actually received.

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20. Reconveyance. Upon payment of all sums secured by this Deed of Trust, Beneficiary shall request Trustee to reconvey the Property and shall surrender this Deed of Trust to Trustee. Trustee shall reconvey the Property without warranty and without charge to the person or persons legally entitled thereto except that such person or persons shall pay all costs of recordation, if any, and the Trustee's fee for preparing the reconveyance.

21. Substitute Trustee. In accordance with applicable law, Beneficiary may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

22. Use of Property. The Property is not currently used for agricultural, timber or grazing purposes. Unless required by applicable law or unless Beneficiary has otherwise agreed in writing, Grantor shall not allow changes in the use for which all or any part of the Property was intended at the time this instrument was executed. Grantor's operations on the Property shall at all times comply with all applicable federal, state and municipal statutes, laws, regulations, ordinances, regulations, judicial decrees, court orders, and permits applicable to Grantor's operations, including without limitation laws, rules, and regulations pertaining to the protection of the environment (including protection and conservation of fish and game and the prevention of pollution of any streams and water sources), sensitive, threatened, and endangered species, public safety or health, forest practices or the regulation of hazardous materials (hereafter "Laws").

23. Attorneys' Fees. As used in this Deed of Trust, "attorneys' fees" shall include attorneys' fees, if any, which shall be awarded by an appellate court.

24. Grantor's Obligations to Indemnify Beneficiary. Grantor shall indemnify, defend and hold harmless Beneficiary, its partners, employees, members, directors, agents, successors, and assigns ("Beneficiary Indemnitees") from and against any and all claims, liabilities, or losses, including without limitation attorneys' fees and all costs related thereto, arising out of or related in any way to (i) any injury to person or property, (ii) any breach of the warranties or representations or other provisions contained in this Deed of Trust, or (iii) any violation of any Laws to the extent the claim, liability, or loss arises from the negligent or intentional acts or omissions of Grantor, its employees, contractors, or agents ("Grantor's Agents") in connection with or related to Grantor's operations on the Property, except to the extent the claim or loss arises from the willful or intentional acts or omissions of any of the Beneficiary Indemnitees.

25. Preparation of Document. Grantor understands, agrees and acknowledges that this instrument has been prepared on behalf of Beneficiary by the attorneys for the Beneficiary, Schwabe, Williamson & Wyatt. Grantor acknowledges having been advised to seek the advice of independent counsel in regard to the closing of this transaction.

**Deed of Trust, Assignment of Leases And Rents,
Security Agreement And Fixture Filing - Page 11 of 13**

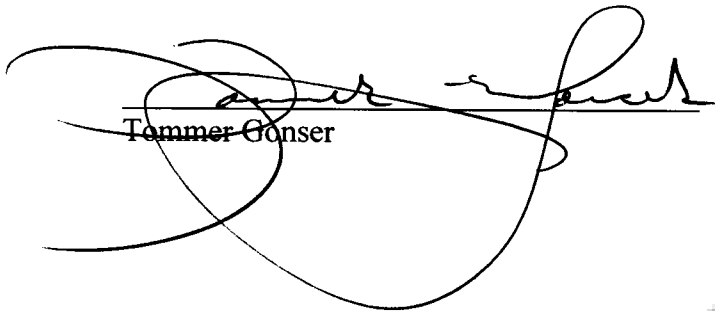
PDX\123299\197941\JFD\14348141.1

IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS DEED OF TRUST SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS DEED OF TRUST MAY BE LEGALLY ENFORCED. YOU MAY CHANGE THE TERMS OF THIS DEED OF TRUST ONLY BY ANOTHER WRITTEN AGREEMENT.

ORAL AGREEMENTS OR ORAL COMMITMENTS TO LOAN MONEY, EXTEND CREDIT, OR TO FORBEAR FROM ENFORCING REPAYMENT OF A DEBT ARE NOT ENFORCEABLE UNDER WASHINGTON LAW. RCW 19.36.140

IN WITNESS WHEREOF, Grantor has executed this Deed of Trust the day and year first above written.

GRANTOR:


Tommer Gonser


Maria Gonser

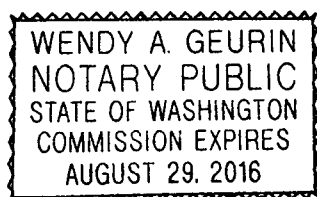
ACKNOWLEDGMENTS

STATE OF WASHINGTON)
 : ss.
 County of Clark)

I certify that I know or have satisfactory evidence that TOMMER GONSER is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 8-14-14

Wendy Geurin



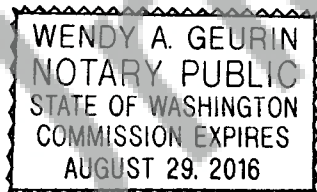
Notary Public
 Printed Name: Wendy Geurin
 My Appointment Expires: 8-29-16

STATE OF WASHINGTON)
 : ss.
 County of Clark)

I certify that I know or have satisfactory evidence that MARIA GONSER is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 8-14-14

Wendy Geurin



Notary Public
 Printed Name: Wendy Geurin
 My Appointment Expires: 8-29-16

**Deed of Trust, Assignment of Leases And Rents,
 Security Agreement And Fixture Filing - Page 13 of 13**

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EXHIBIT A

Legal Description

Lot 12 and the West half of Lot 13, WASHOUGAL SUMMER HOME TRACTS according to the Plat thereof, recorded in Book "A" of Plats, page 78, records of Skamania County, Washington.

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