This Deed of T ust including the a signment of income and the siculary interect is given to a cure payment of the indebt adness and performance of all Grantor's obligations under this Deed of Trust and the Agreement and is given and accepted under the following teams: or mast and my Agreement and is given and accepted unequal town instends.

1. Fig the artif Children of Enrower, Borrower/Chi for the Warbus rights and it spaces that the said Children of the spaces of the spaces of the said Children of the spaces of the 1.1 Pay ment and Perform ance. Grantor shall pay to Crect Unix r all amounts secured by this Deed of Trust as they become due, and shall strictly perform all of Grantor's obligations. 2. Pot session and Maintenance of the Property. 2.1 Por session. Until in default, Grantor may remain in possession and control of air dioperate and manage the Property and collect the Income from the Property. 2.2 Duty to Maintain. Grantor shall maintain the Property in fir t class condition and promptly perform all repairs and maintenance necessary to preserve its value. 2.3 Nul sance, Waste. Grantor shall neither conduct or permit any nulsance nor collimit or suffer any strip or waste on or to the Property or any portion thereof including without limitation removal or alternation by Grantor of the right to remove any thicker, minerals (including oil and gas), or gravel or rock products.

2.4 Romoval of Improvements. Grantor shall not demot ship or emove any improvements from the Real Property without the prior written consent of Credit Union. Credit Union consent if Grantor makes arrangements satisfactory to Credit Union or replace any improvements include all existing and future buildings, structures, and parking it cellids. 2.5 Grt dit Union's Right to Enter. Credit Union, its agents and representatives, may enter upon the Property at all reasonable times to attend to Credit Union's interest and to inspect 2.6 Co npliance with Governmental Requirements. Granto half promptly comply with all laws, ordinances, and regulations of all governmental authorities applicable to the use or occupancy of the Property. Grantor may contest in good faith at y such law, ordinance, or regulation and withhold compliance during any proceeding, including appropriate appeals, so long as Grantor has notified Credit Union in writing prior to doing so and Credit Union's interest in the Property is not jeoparcized. 2.7 Duty of Protect. Grantor may do all other acts, allowed by law, that from the chiracter and use of the Property are reasonably necessary to protect and preserve the security.

2.8 Construction Loan. If some or all of the proceeds of the claim creating the Indeb educations are to be used to construct or complete construction of any Improvement on the Property, the Improvement is shall be completed within six months from the late of this Deed of Trust and Grantor shall pay in full all costs and expenses in connection with the work.

2.9 Hazardous Substances. Grantor represents and warrants that the Property has not been and will not be, during the period this deed remains a lien on the Property, used for the creation, manufacture, treatment, storage, or disposal of any hazardous substance, as defined in din the Comprehensive Environmental Response, Compensation, and Liability Act of 1990, and other applicable federal and state laws or regulations and amend nents. Grantor authorizes Credit Union and its agents to enter upon the Property to make such inspections and tests as Credit Union may de minimal propriate to determine compliance of the Property with this paragraph. Credit Union's inspections and tests shall be for Credit Union's purposes only and shall not be for the benefit or greate any duty or liability to Grantor or any third party. Grantor agrees to intermity and hold Credit Union harmless against any and all claims and losses including attorney fees resulting from a breach of this paragraph, which shall survive the expense of the enterty and expense of the property such as a paragraph. Credit Union harmless against any and all claims and losses including attorney fees resulting from a breach of this paragraph, which shall survive the expense deficiency and expense to be entered to construction of this Deed of Trust.

3. Takes and Llens.

3.1 Payment. Grantor shall pay when due before they become 2.7 Duly of Protect. Grantor may do all other acts, allowed by law, that from the character and use of the Property are reasonably necessary to protect and preserve the security. Taxes and Liens.

3. Taxes and Liens.

4. Taxes and Liens.

5. Taxes and Liens.

5. Taxes and Liens.

6. Taxes and agant of the taxes and assessments required to be paid by. Sorry, or as they become die. Credit Union does not hold the reserve tunds in trust for porrower, and credit union is a gant of Born wer for payment of the taxes and assessments in quir? to be paid by Borns, etc.

4. Property Damage insurance.

4. If all interance of it is taxed, cantor shall procure and in intain policies of it is insurance with standard all risk extended coverage endorsements on a replacement basis for the full insurable value basis core in all improvements on the Rot i Pric 17th in a monomal size icient to avoid application of any consurance clause, and with a mortgage's loss payable clause full fullon. Creator shall deliver to Credit Union read the act hissurer containing a stipule in this coverage will not be cancelled or diminished with out a minimum of 10 days' written notice to Credit Union.

4. Application of Proceedia. Grantor shall property in other cancelled or diminished with out a minimum of 10 days' written notice to Credit Union.

4. Application of Proceedia. Grantor shall property in other cancelled or diminished with out a minimum of 10 days' written notice to Credit Union.

5. days of this casualty. Credit Union may be accounted to the property credit Union or the property. It credit Union to the property of the proceeds to restoration and repair of the Property. It credit Union credit Union shall repair or splate the damaged or dis sy year in property of the proceeds of the property of the property of the property of the proceeds of the property o.1 intre. Grantor werterns that it notes marketable title property in ree single afree or an encumorances other than those set forth in Section 17 or in any policy of title insurance issued in fa for of Credit Union in connection with the Deed of Trust 6.2 Defense of Title. Subject to the exceptions in the paragraph above, Grantor warrants and will forever defend the title against the lawful claims of all persons. In the event any 6.2 Defense of Title. Subject to the exceptions in the paragraph above, Grantor warrants and will forever defend the title against the lawful claims of all persons. In the event any 6.2 Defense of Title. Subject to the exceptions from the event any 6.2 Defense of Title. Subject to the exceptions of the credit Jinion or Trustee under this Deed of Trust, Grantor shall defend the action at Grantor's expense. 7. Condemnation.
7.1 Application of Net Proceeds. If all or any part of the Froperty is condemn x. Credit Union may at its election require that all or any portion of the net proceeds of the award shall not an interpretable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not an interpretable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not an interpretable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not an interpretable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not any portion of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not any portion of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not any portion of all reasonable costs, expenses, and attorneys' fees necessarily paid or incurred by Grantor, applied to the indebtedness. The net proceeds of the award shall not any portion of the indebtedness. Credit Union, or Trustee in connection with the condemnation.

7.2 Proceedings. If any proceedings in condemnation are 1 ed, Grantor shall promptly notify Credit Union in writing and Grantor shall promptly take such steps as may be necessary to defend the action and obtain the award.

8. Impocition of Trus By State.

8.1 State Taxes Covered. The following shall constit the size taxes to which this section applies:

(a) A specific tax upon trust deeds or upon all tir any part of the Indebted in as secured by a trust deed or security agreement.

(b) A specific tax on a Grantor which the taxpix et is uthorized or required to deduct from payments on the Indebtedness secured by a trust deed or security agreement.

(c) A tax on a trust deed or security agreement charging abbe against the Circ fit Union or the holder of the Agreement secured.

(d) A specific tax on all or any portion of the Intebted ress or on payments of principal and interest made by a Grantor.

9. Powers and Obligations of Trustee.

9.1 Powers of Trustee. In addition to all powers of Trustee. request of Credit Union and Grantor:

(a) Join in prepring and filling a map or plat of the R all Property, including the dedication of streets or other rights in the public.

(b) Join in granting any easement or creating any residence on the Real P operty.

(c) Join in any subordination or other agreems it affects the interest of Credit Union under this Deed of Trust.

(d) Join in any subordination or other agreems it affects the interest of Credit Union under this Deed of Trust.

(e) Join in any subordination or other agreems it affects the interest of the interest of Credit Union under this Deed of Trust.

(f) Join in any subordination or other agreems it affects the interest of the interest of Credit Union under this Deed of Trust.

(g) Obligations to like tify. Trustee shall not be obligated or continue and one of the party in the property without the prior written consent of Credit Union. Or Trustee shall be a party, unless the action of proceeding is brought by unstee.

(g) Trustees that the a party, unless the action of proceeding is brought by unstee.

(h) Trustees that the appropriate shall be a party, unless the action of proceeding is brought by unstee.

(h) Trustees that the appropriate shall be a party, unless the action of proceeding is brought to unsteen the property without the prior written consent of Credit Union. Any attempt it trustees that the appropriate property without the prior written consent of Credit Union. Any attempt installmant sale contract, and contract, contract for deed, la iseh) if interest with a term greater than three years, knase-option contract, or any other method of conveyance of real property installmant sale contract, and contract, contract for deed, la iseh) if interest with a term greater than three years, knase-option contract, or any other method of conveyance of real property installmant sale contract, and contract, contract for deed, la iseh) if interest with a term greater than three years, knase-option contract, or any other method of conveyance of real prop If Gi more or prospective transferse appeals of ordered with the first process of the security of the process of process of the security of th

11. 33 surfay forement t. This instrument shall constitute a state and the secure of part of the Uniform 1 Confirmatical Code of this state 1 with a fine level Problem.

11.2 33 surfay interest. Up an request by Credit Union for all experises in the Income and Personal Prox hy 3 and of levely appoint of exhibiting the secure of the Income and Personal Prox hy 3 and of levely appoint of exhibiting the secure of the Income and Personal Prox hy 3 and of levely appoint of exhibiting the secure of the Income and Personal Prox hy 3 and of levely appoint of exhibiting the secure of the Income and Personal Prox hy 3 and of levely appoint of exhibiting the secure of the Income and Personal Prox hy 3 and 5 level Union to perfect and continue statement. Grantor with a fire exhibiting the secure of the Income and the Personal Prox hy 3 and 5 level Union of the Personal Prox hy 3 and 5 level Union and Income and the Personal Prox hy 3 and 5 level Union and Income and the Personal Prox hy 3 and 5 level Union and Income and the Personal Prox hy 3 and 5 level to Grantor pays all of the Income and the Personal Prox hy 1 secure of Pull Personance.

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13. Fix settled above regardless of whether such structures are an analysis of the Income and the Personal Prox hy 1 secure of Pull Personance.

14. Fix settled above regardless of whether such structures are a short level of Trust and the Agreement, Credit Union shall execute and deliver to Grantor to pay all of the Income and the Personal Prox hy 1 secure of Pull Personal Prox hy 1 secure of Credit Union Shall execute and deliver to Grantor to pay take the fit lowing actions with respect to your 1 greenent under the part of the Income and the Personal Prox hy 1 secure of Pull Personal Prox hy 1 s

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14. Actions Upon Termination.

(a) With respect to all or any part of the Personal Property, Credit Union sea I have all the rights and remedies of a secured party under the Uniform Commercial Code in effect in the state in which the Credit Union is located.

in the state in which the Credit Union is located.

(3) Credit Union shall have the right, without not be to Grantor, to take positive in the Property and or list the Income, including amounts past due and unpaid, and apply the net proceed, over and above Credit Union's costs, against the India stedness. In further at positive in the process of credit Union in the Income is collected by Credit Union, then Grantor in wocably designates Credit Union as Grantor's attorney in fact to endorse instruments received in Seyment the reof in the name of Grantor and to negotiate the latter and collect the process is. Payments by tenants or other users to credit Union in response to Credit Union's demand shall satisfy the obligation for which the payments are made, which are or not any proper group dis for the demand existed. Credit Union may exercise its rights under this subparagraph either in person, by a gent or through a receiver.

15. Notice.

Any notice under this Deed of Trust shall be in v.n ting 3 of shall be effective when actually delivered or, if mailed, shall be deemed effective on the second day after being deposited as registered or certified mail, postage prepaid, directed to the actoress stated in this Deed of Trust. Unless otherwise required by applicable law, any party may change its address as first-class registered or certified mail, postage prepaid, directed to the actoress stated in this Deed of Trust. Unless otherwise required by applicable law, any party may change its address as first-class by written notice to the other parties. Credit Unit in rexp. sets that copies that open on this Deed of Trust. If the Propert is in California, the notice shall be as provided by Section 2924b of the Civil Code of California. If this property is in Virginia, the following notice applies: NOTICE: THE DEBT SECURED ALEBEY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF MODIFIED IN THE EVENT OF SALE OR CONVEYNACE OF THE PROPERTY CONVEYED.

16.6 Time of Esser.co. Time is of the essence of this De x of Trust.

If located in Idaho, the Property either is not more than twenty acres to area or is located within an incorporated city or village. 16.7 Use. (a)

If located in Montana, the Property does not sixce > fifteen acres and this instrument is a Trust Indenture executed in conformity with the Small Tract Financing Act of Montana. (b) (c)

18.1 Applicable Let x. The law of the state in which the 2 operty is located six 1 be applicable for the purpose of construing and determining the validity of this Deed of Trust and, termining the rights and remedies of Credit Union on default.

18.1 Joint and Several Liability. If Grantor consists of molecular on the person of entity, the obligations imposed upon Grantor under this Deed of Trust shall be joint and several.

If located in Washington, the Property is not use sprincipally for agricultural or farming purposes.

If located in Utah, this instrument is a Trut Dea I executed in confort ity with the Utah Trust Dead Act. UCA 57-1-19 et seq. 16/1 Waiver of Horne steed Exemption. Borrower is neby valves the benefit of the homestead exemption as to all sums secured by this Deed of Trust.

16:) Marger. There shall be no merger of the inters at or a state created by this beed of Trust with any other interest or estate in the Property at any time held by or for the benefit of Credit Urion in any capacity, without the written consent of Credit Urion.

Credit union in any caped by without the written consent of Union.

16: 10 Substitute Trustee appointed hereunder by an instrument executed and 16: 10 Substitute Trustee. Credit Union, at Credit Union, may from time to time appoint a successor instee to any Trustee appointed hereunder by an instrument executed and 16: 10 Substitute Trustee. Credit Union, at Credit Union, may from time to time appoint a successor instee to any Trustee appointed hereunder by an instrument executed and 16: 10 Substitute Trustee. Credit Union, at C

16. 11 Statement of O'xigation. If the Property is in Califor its, Cradit Union may collect a fee not to exceed \$50 for furnishing the statement of obligation as provided by Section 2943 of the Claff Code of California.

16.12 Severability. If any provision in this Deed of it ust of all be held to be in a id or unenforceable, the validity and enforceability of the remaining provisions shall not in any way be affected or impaired.

a. Termination in a Accumulation. The Cross Continuity terminate your of profession of pay the state of succession of the following happan:

(1) Grantor Engages in any fraud or material misra resentation in contraction with the Agreement. For example, if there are false statements or omissions on Grantor's

ancial statements.

(2) Grantor Cotes not meet the repayment terms of the Agreement.

(3) Grantor's extions or inactions adversely all set tilk collatoral or Credit Union's rights in the collateral. For example, if Grantor fails to: maintain insurance, pay taxes; transfer collateral prevent the foreclosure of any items, or visite of the collateral.

Suppension of Credit/Raduction of Credit I limit. Credit Union may refine to make additional advances on the line of credit or reduce the credit limit during any period in

which the following exist or occur:

(1) Any of the circumstances listed in a., abore.

(2) The value of Grantor's dwelling securing the Indibtedness declines significantly below its appraised value for purposes of the Agreement.

(3) Credit Union reasonably believes that Cruntor's financial to reasonably believes th

(4) Grantor(s) are in default under any material of it attorn of the Agreement is reached.

(5) The maximum annual percentage rate uniter the Agreement is reached.

(6) Any government action prevents Credit Union in imposing the anixial percentage rate provided for or impairs Credit Union's security interest such that the value of the interest is less than 120 percent of the credit line.

(7) Credit Union has been notified by government approached and advances would constitute an unsafe and unsound practice.

Change In Turns. The Agreement permits Childit Linux to not on take certain on the section of the Agreement at specified times or upon the occurrence of specified events.

14.1 Femedias. Upon the occurrence of any termination and at any time thereal to, Trustee or Credit Union may exercise any one or more of the following rights and remedies, in addition to a ty other rights or remedies provided by law:

(i) With respect to all or any part of the Real P opent, the Trustee shall have the right to foreclose by notice and sale, and Credit Union shall have the right to foreclose by judicial foreclosure, in either case in accordance with and to the full extent provided by a picable law.

(d) Credit Union shall have the right to have a releaser appointed to take pix session of any or all of the Property, with the power to protect and preserve the Property to operate the Property preceding forecks are or sale, and to collect the Income from the Property and above cost of the receivership, against the Indebtedness. The receiver the Property preceding forecks are or sale, and to collect the Income from the Property and above cost of the receivership, against the Indebtedness. The receiver shall exist whether or not the apparent value of the Property exceeds the Indebtedness by a may serve without bond if permitted by favor. Credit Union's right to the apparent value of the Property exceeds the Indebtedness by a substantial amount. Employment by Credit Union shall not disquality a person from senting as a receiver.

e) If Grantor romains in possession of the Propirty of arithe Property is soll as provided above or Credit Union otherwise becomes entitled to possession of the Property upon default of Grantor, Grantor shall become a tenant at will of Cradit Union or the purchaser of the Property and shall pay while in possession a reasonable rental for use of the Property. if the Real Property is submitted to unit ownership, Credit Union or its designee may vote on any matter that may come before the members of the association of unit owners, pursuant to the power of atternary granted Credit Union in Section 1 3.2.

g) Trustee and Credit Union shall have any other right for remedy provided in a is Deed of Trust, or the Note.

14.2 Sale of the Property. In exercising its rights and remed as, the Trustee or Cr. dit Union, shall be free to sall all or any part of the Property together or separately, or to sell certain portions of the Property and refrain from selling other portions. Crix. I Union shall be entired to bid at any public sale on all or any portion of the Property. 14.3 Notice of Sale. Cradit Union shall give Grantor π asolx ble noice of the time and place of any public sale of the Personal Property or of the time after which any private sale or other interx ed disposition of the Personal Property is to be if ade. I easonable notice six II mean notice given at least ten days before the time of the sale or disposition.

Outer misors of disposition of the relational property is to be it also, it easthands from given at reaction disposition.

14.4 Waiver, Election of Remedies. A waiver by any part / if a breach of a proxision of this Deed of Trust shall not constitute a waiver of or prejudice the party's right otherwise to demand strict compliance with that provision or any other provision of grants and a failure of Grants to perform shall not affect Credit Union's right to take actions on the indebtedness and exercise its remedies under this Deed of Trust.

and exercise its remedies under this Deed of Trust.

14.5 Attorneys' Feet; Expenses. If Credit Union institutes in yout or action to a notice any of the terms of this Deed of Trust, Credit Union shall be entitled to recover such sum as the court may adjudge reasonable as attorneys' fees at trial and or any appeal. Whether cond any court action is involved, all reasonable expenses incurred by Credit Union that are necessary the court may adjudge reasonable as attorneys' fees at trial and or any appeal. Whether cond any court action is involved, all reasonable expenses incurred by Credit Union that are necessary time in Credit Union's opinion for the protection of its interest or the enforcement of its rights shall become a part of the Indebtedness payable on demand and shall bear interest from the date of expenditure until repaid at the rate of the Agreemx nt. Expenses covered by this paragraph include (without limitation) all attorney fees incurred by Credit Union whether or not there is a larvesuit, the cost of searching records, obtaining title reports (it is uding foreclosure reports), surveyors' reports, appraisal fees, title insurance, and fees for the Trustee. Attorney fees include those for a introduction proceedings and anticipated post-judger entities.

13.1 Successors and Assigns. Subject to the limits ions a sted in this Deed of Trust on transfer of Grantor's interest, and subject to the provisions of applicable law with respect to successor trustess, this Dead of Trust shall be binding upon and it ure to the benefit of the parties, their successors and assigns. 13.2 Unit Ownership Power of Attorney. If the Rea Proprint is submitted to unit ownership, Grantor grants an irrevocable power of attorney to Credit Union to vote in its discretion on any matter that may come before the members of the as sock to not unit owners. Or dit Union shall have the right to exercise this power of attorney only after default by Grantor and may declare to exercise this power, as Credit Union may see fit.

13.3 Annual Reports. If the Property is used for purp uses other than grantor's relidence, within 60 days following the close of each fiscal year of Grantor, Grantor shall furnish to Credit
Union as attement of net operating income received from the Property and of the Compaction with the operation of the Property less all cash expenditures reade in connection with the operation of the Property.

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22 De lauft. If the payment of any inset id an event of default occur under the Inion to terminate and occelerate the	incebtedness and Jursix	any of its remoder of	nder this Deed of Trust.  In mortgage, deed of trust, or other security agreement which has priority over this Deed of Trust in mortgage, deed of trust, or other security agreement which has priority over this Deed of Trust in consent of Credit Union. Grantor shall neither request nor accept any future advances under a ship to the consent of Credit Union.
7.3 No Modifications. Grantor shall the that agreement is modified, amende origage, deed of trust, or other security.	ed, extended, or 13 18W(C	without the prior W it wior written conser t	an consent of Credit Union.
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To:  The undersigned is the legal own satisfied. You are hereby directed for income designated by the terms  STATE OF (REGON)  Filed for record at record in the legal own satisfied.	or the uses and jurpo in the uses and holder of all in the uses and ho	es therein ment of the used only what are delivered to the estate now had a second to the est	Notary Public in and for the State of: O(EGAN)  Residing at: **Mary Ath Fall Oto  My commission expires: **S 16 2000  **FULL RECONVEYANCE**  n obligations have been paid in full)  Trustee  If by this Deed of Trust. All sums secured by the Deed of Trust have been fully paid to you under the terms of this Deed of Trust or pursuant to statute, to cancel all evit ou herewith together vith the Deed of Trust), and to reconvey, without warranty, ou herewith together vith the Deed of Trust), and to reconvey arce and related document by you under the Deed of Trust. Please mail the reconveyance and related document to the conveyance and related