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BI BKAMANIA CO, TITLE

October 14, 1992

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Portland Mortgage Co. ATTN: Paula Dairymple

Indexed, Jr. B Indirect B Filmed 11/5/192 Mailed

REF: Muriden, Ian & Katie:Borrower

Property Address :MP 65L Trout Creek Rd. Stabler, WA.

To Whom It May Concern:

Per your request for a road maintenance agreement for Bracken Lane, a private roadway, which provides access to the above subject home, we hereby agree to continue maintenance on this roadway as has been done by the previous owners.

In explanation for this particular situation, we are one of two dwellings on this road. The owners fronting on Trout Creek have access off of Trout Creek, not Bracken Dr. Our home is at the end of a nicely graveled lane, approved by the County for pertinent services. The other owner with a home only is present a few times a year as this is a second home. Since we are the primary, in fact, usually the only users of Bracken Lane, we will properly maintain the road. A tractor with a snow blade and chains is always on the premises. If the situation changes and other homes are built, we will take responsibility for executing a formal road maintenance agreement between the appropriate parties.

In overview of this situation, the above is a sensible way to provide road maintenance, as the other parties really do not have any interest in a formal agreement at this time. We trust you will find our commitment to maintain access acceptable.

Sincerely,

Kani I. A



STATE OF WASHINGTON]
County of Skamania]

On this day personally appeared before me Ian Muirden and Katie Muirden to me known to be the individuals described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seconds 19th of October, 1992.

Notary Public An and for the State of Washington restoing at Stevenson. My appointment expires. 3/14/95

P.O. BOX 277 -- 43 RUSSELL ST. STEVENSON, WASHINGTON 98648

TOTAL P.04

This sketch is furnished as a courtesy only by Skamenia County Title Company and First American Title Insurance Company, and it is not a part of any title countiment or policy of title insurance. This sketch is furnished solely for the purpose of assisting in locating the promises and does not purport to show all highways roads or essencents affecting the property. No reliance should be placed upon this sketch for the locations or dimensions of the property and no liability is assumed for the correctness thereof.

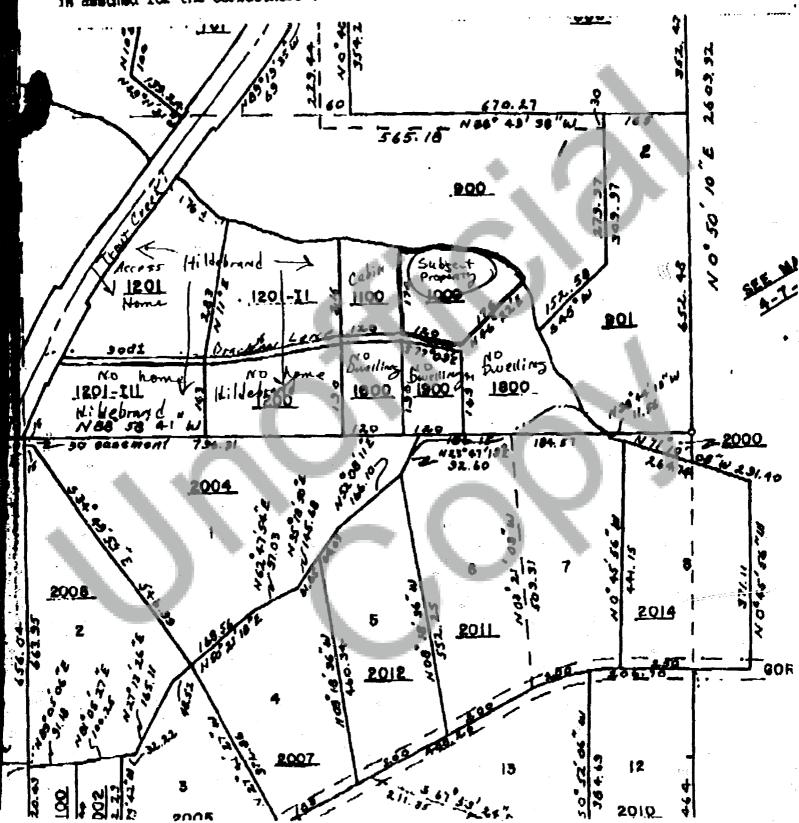


EXHIBIT "A"

A tract of land located in the Southeast Quarter of the Northeast Quarter of the Southwest Quarter of Section 26, Township 4 North, Range 7 east of the Willamette Meridian, Skamania County, Washington:

Beginning at a point 765 feet east and 205 feet North of the Southwest corner of the Northeast Quarter of the Southwest Quarter of Section 26; thence south 77° 09' East 120 feet; thence North 46° 22' East 176 feet, more or less, to the center of Trout Creek; thence in a Northwesterly direction following the center of Trout Creek to a point due North of the point of beginning; thence South 174 feet, more or less, to the point of beginning.

CHO IEST TO.