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Return Address:

BRUND. HART 812 WANTLAND RD WASHOUGAL WA 98671 BOOK 180 PACE 769
FILED FUR RECORD
SKAIN A CO TASH
BY Bran Hart

AUG 27 4 31 PH 198

CLAURY
AUDITOR
GARY H. OLSON

Please Print or Type Information Decument Title(s) or transactions contained therein: 1. Covenent GRANTOR(S) (Last name, first, then first name and initials) 1. Brin Hart, BRIAN D + CANDIDA [ ] Additional Names on page \_\_\_\_\_ of document. GRANTEE(S) (Last name, first, then first name and initials) 1. LAUSER, MARK + KATHLEEN [ ] Additional Names on page of document. LEGAL DESCRIPTION (Abbreviated: I.E., Lot, Block, Plat or Section, Township, Range, Quarter/Quarter) SW 44 NEVA section 34 TAN ASE Complete legal on page 4 of document. REFERENCE NUMBER(S) Of Documents assigned or released: Additional numbers on page \_ of document. ASSESSOR'S PROPERTY TAX PARCEL/ACCOUNT NUMBER Property Tax Parcel ID is not yet assigned. [] Additional parcel #'s on page of document The Auditor/Recorder will rely on the information provided on the form. The Staff will not read the document to verify the accuracy or completeness of the indexing information.

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# Covenant

between Mr. and Mrs. Brian Hart, hereinafter referred to as "Consignor" and Mr. and Mrs. Mark Lauser, hereinafter referred to as "Consignee"

Gen 5:1a-2

In the day that God created man, in the likeness of God made he him; 2 Male and female created he them; and blessed them, and called their name Adam, in the day when they were created.

Purposes: This section delineates the reasons for creation of this covenant in place of a contract, loan, or other more familiar financial device.

### To prevent bondage

1 Cor 7:22-23

22 For he that is called in the Lord, being a servant, is the Lord's freeman: likewise also he that is called, being free, is Christ's servant. 23 Ye are bought with a price; be not ye the servants of men.

Prov 22:7 The rich ruleth over the poor, and the borrower is servant to the lender.

#### To avoid usury and debt

Ps 15:1-5

I LORD, who shall abide in thy tabernacle? who shall dwell in thy holy hill? 2 He that walketh uprightly, and worketh righteousness, and speaketh the truth in his heart. 3 He that backbiteth not with his tongue, nor doeth evil to his neighbour, nor taketh up a reproach against his neighbour. 4 In whose eyes a vile person is contemned; but he honoureth them that fear the LORD. He that sweareth to his own hurt, and changeth not. 5 He that putteth not out his money to usury, nor taketh reward against the innocent. He that doeth these things shall never be moved.

Deut 15:6 For the LORD thy God blesseth thee, as he promised thee: and thou shalt lend unto many nations, but thou shalt not borrow; and thou shalt reign over many nations, but they shall not reign over thee.

Deut 23:19-20

19 Thou shalt not lend upon usury to thy brother; usury of money, usury of victuals, usury of any thing that is lent upon usury: 20 Unto a stranger thou mayest lend upon usury; but unto thy brother thou shalt not lend upon usury: that the LORD thy God may bless thee in all that thou settest thine hand to in the land whither thou goest to possess it.

To illustrate that one can conduct financial transactions in a manner which demonstrates and builds our faith in God

Pc 171-1\_9

1 I will lift up mine eyes unto the hills, from whence cometh my help. 2 My help cometh from the LORD, which made heaven and earth. 3 He will not suffer thy foot to be moved: he that keepeth thee will not slumber. 4 Behold, he that keepeth Israel shall neither slumber nor sleep. 5 The LORD is thy keeper: the LORD is thy shade upon thy right hand. 6 The sun shall not smite thee by day, nor the moon by night. 7 The LORD shall preserve thee from all evil: he shall preserve thy soul. 8 The LORD shall preserve thy going out and thy coming in from this time forth, and even for evermore.

To demonstrate that believers should and can submit these matters to the proper jurisdiction, that is, Jesus Christ through the local Church

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1 Cor 6:1-8

I Dare any of you, having a matter against another, go to law before the unjust, and not before the saints? 2 Do ye not know that the saints shall judge the world? and if the world shall be judged by you, are ye unworthy to judge the smallest matters? 3 Know ye not that we shall judge angels? how much more things that pertain to this life? 4 If then ye have judgments of things pertaining to this life, set them to judge who are least esteemed in the church. 5 I speak to your shame. Is it so, that there is not a wise man among you? no, not one that shall be able to judge between his brethren? 6 But brother goeth to law with brother, and that before the unbelievers. 7 Now therefore there is utterly a fault among you, because ye go to law one with another. Why do ye not rather take wrong? why do ye not rather suffer yourselves to be defrauded? 8 Nay, ye do wrong, and defraud, and that your brethren.

To demonstrate that there are alternate ways to execute financial transactions while remaining in submission to God-ordained earthly authority, that is, the laws of the land.

Rom 13:3-5

3 For rulers are not a terror to good works, but to the evil. Wilt thou then not be afraid of the power? do that which is good, and thou shalt have praise of the same: 4 For he is the minister of God to thee for good. But if thou do that which is evil, be afraid; for he beareth not the sword in vain: for he is the minister of God, a revenger to execute wrath upon him that doeth evil. 5 Wherefore ye must needs be subject, not only for wrath, but also for conscience sake.

### Terms

Land referred to in this document, hereinafter referred to as Property, is that portion of Skamania County tax lot #02-05-34-0-0-0302-00, owned by Consignor, which lies west of centerline of Wantland Road.

This covenant shall apply to Skamania County tax lot #02-05-34-0-0-0302-00 in perpetuity. In the event that Consignor transfers title to the entire tax lot, the assuming party shall acide by all terms of this covenant pertaining to Consignor.

This covenant shall grant full and exclusive use of Property to Consignee, in perpetuity.

The intent of this covenant is to eventuate transfer of ownership of Property to Consignee. This covenant shall be superceded and annulled by such transfer.

To effect such transfer of ownership to Consignee, Consignee shall pay Consignor an amount equal to one-half the full assessed market value of Property, excluding improvements, at the time of transfer of ownership, or such other amount as is agreed upon by Consignor and Consignee. Costs associated with legal short plat that are paid by the Consignee shall be deducted from the purchase amount.

The Consignee shall be responsible for all improvements to Property.

This covenant shall be fully transferable by Consignee, with Consignor having option to buy. Notwithstanding Consignee shall be able to transfer this covenant to natural children without invoking Consignor's option. In the event of such transfer, the assuming party shall abide by all terms of this covenant pertaining to Consignee.

The Consignee shall be responsible for the real property taxes related to Property. The portion of the total property taxes relatable to Property shall be determined by a method agreed upon by Consignor and Consignee. If no acceptable method is found, Consignee shall pay 40% of the real property taxes relating to the entire existing tax lot.

Any portion of this covenant may be revised by mutual consent of Consignor and Consignee.

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### Limitations

While both Consignor and Consignee acknowledge and submit to the God-ordained authority of the state in all matters contained herein which lie under the state's jurisdiction, any arbitration shall be submitted to the local Church of which Consignor, Consignee, and Witnesses are members, otherwise known as Berean Bible Church, of Vancouver, Washington.

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All terms shall be subject to terms stipulated in rezone, SEPA, and short-plat.

This document shall not restrict Consignee's installation, ownership, or use of improvements made on or to Property by Consignee.

### Certification

34 But I say unto you, Swear not at all; neither by heaven; for it is God's throne: 35 Nor by the earth; for it is his footstool: neither by Jerusalem; for it is the city of the great King. 36 Neither shalt thou swear by thy head, because thou canst not make one hair white or black. 37 But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil.

The undersigned hereby agree to abide by the terms of this covenant.

Consignor

Candida Hart 8-9-98
Candida Hart

Consignee

Kathler Q. Lausen 8-9-96 Kathleen A Lauser

Witnesses

A PORTION OF THE SOUTHWEST QUARTER OF THE NORTHEAST ANSETER, AND THE BOOTBUEST AVARTED OF THE SOUTHEAST QUARTER OF SECTION 34, TOWNSHIP 2 HORTH, RANGE 5 EAST OF THE WILLAMETTE HERIOIAN, SKANARIA COUNTY, WASHINGTON, HORE PARTICULARLY DESCRIBED AS FOLLOWS: DEGIRMING AT A 3/8" IRON 200 AT THE BORTHEAST CORNER OF THE MORTHWEST AVARTER OF THE SOUTHEAST QUARTER OF SECTION 34; THERCE SOUTH 010 07' 30" MEST ALONG THE EAST LINE THEREOF, 20.04 FEET; THENCE HORTH BY BO! GO! WEST, 1,322.64 FEET TO THE MEST LINE OF SAID HOOTHWEST STARTER OF THE SOUTHEAST GRANTER. THENCE NORTH 91" 93" 89" EAST SLONG SAID WEST LINE, 16.50 FEET TO A S/8" TRON ROD AT THE CENTER OF SECTION 34; THENCE HORTH 010 05' 40" EAST ALONG THE HEST LINE OF THE SOUTHWEST QUARTER OF THE MORTHEAST QUARTER, 315.03 FEET; THERCE SOUTH 89" 40" 69" EAST, 1322.38 FEET TO THE EAST LINE OF SOID SOUTHWEST QUARTER OF THE HORTHEAST QUARTER; THERCE SOUTH OUT 48' SO" WEST ALONG SAID EAST LIRE, 304.77 FEET TO THE POINT OF DESIGNING.

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