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FILED
SEAL
BY *Paul Holman*

JUN 13 12 01 PM '02

Q. Laury
J. MICHAEL GARVISON

PUBLIC RECORD NOTICE: when recorded return to:
Capital Calculations
c/o 2149 W. Cascade St. # 208
Hood River [near 97031] Oregon

TAX PARCEL # 03-10-15-0-0-2003-00

MORTGAGE

TO ALL CONCERNED PARTIES KNOWN OR UNKNOWN, the Mortgagor(s),

Health Manual mortgage to,

Mortgagee Capital Calculations

and/or assigns, to secure payment of the sum of, Three Hundred Fifty Thousand (\$350,000.00) according to the terms conditions and obligations of a certain Promissory Note dated May 15th, 2001, on the following described private property, situated in the County of Skamania in the State of Washington.

PROPERTY DESCRIPTION (LEGAL)

See "Exhibit A" attached p. 3 S $\frac{1}{2}$ SE $\frac{1}{4}$ SW $\frac{1}{4}$ SECT 15
T3N R10 EWM

The Mortgagor(s) promises and agrees to pay before delinquency all applicable taxes, special assessments and other public charges levied, assessed or charged against premises.

In the event the Mortgagor(s) fail to pay any installment of principal or interest secured hereby when due or to keep or perform any covenant or agreement aforesaid, then the whole indebtedness hereby secured shall forthwith become due and payable, at the election of the Mortgagee.

Sup. 10-00
Advised 10-
10-00
10-00
10-00
10-00

SIGNED UNDER SEAL THIS
This 11 day of June 2002

Health Manual
MORTGAGOR

By: [Signature]

Title: EXECUTIVE MANAGER

SIGNED UNDER SEAL THIS
this _____ day of _____

MORTGAGOR

By: NA

Title: _____

State of Oregon

County of Clatsop } SS.

Then personally appeared this 11 day of June 2002

(for) the Mortgagor, known to me to be the person who
acknowledged the foregoing document as a free act and deed.

Chelsea Vermeire

Notary Public commission expires Sept 23, 2005

State of _____

County of _____ } SS.

Then personally appeared this _____ day of _____

(for) the Mortgagor, known to me to be the person who
acknowledged the foregoing document as a free act and deed.

Notary Public commission expires _____

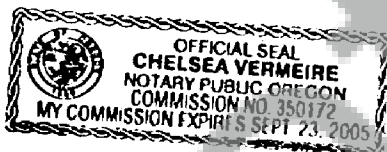



Exhibit A

A tract of land located in the South half of the Southeast quarter of the Southwest quarter of Section 15, township 3 North, Range 10 East of the Willamette Meridian, in the County of Skamania and State of Washington, described as follows:

Commencing at the section corner common to Sections 16, 15, 21, 22, Township 3 North, Range 10 East of the Willamette meridian, thence South 89 degrees 19' East 1325.65 feet to a point; thence North 1 degrees 50' East 358.76 feet; thence South 63 degrees 13' East 154.41 feet to the point of beginning; thence North 1 degrees 50' East 374.59 feet; thence North 89 degrees 07' East 280.04 feet; thence South 1 degrees 50' West 509.50 feet; thence North 63 degrees 13' West 308.82 feet to the point of beginning.

SUBJECT TO AND EXCEPTING THERE FROM:

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records; proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests, or claims which are not shown by the public records but which could be Ascertained by an inspection of said land or by making inquiry of persons in possession thereof.
3. Easements, encumbrances, or claims thereof, not shown by the public records, reservations or exceptions in patents or in acts authorizing the issuance thereof, water rights, claims or title to water.
4. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the public records.
5. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose.
6. The rights of the public in roads and highways.
7. Reservation of the right to maintain a pipeline across said property, including the terms and provisions thereof, as contained in the deed from John A. Kelley, at al., to Sara A. Hedrick, recorded February 16, 1911, in Book N, page 76, Skamania County Records. (exact location not given).

| | |
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| The document to which this certificate is affixed is | |
| CERTIFIED | |
| A TRUE, CORRECT, AND COMPLETE COPY | |
| of the original. Signator is Holder in due course of original | |
|  | |
| Signator Name (Printed) | |
| Paul Holman - Executive Trustee | 6-11-02 |
| Signator | Date |
| Convention de La Haye du octobre 1961 | |