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BOOK 228 PAGE 33

FILED IN RECORD
SKAMANIA CO. WASH.
BY SKAMANIA CO. CLERK

AUG 16 2 02 PM '02

Downy
J. MICHAEL WILSON

AFTER RECORDING MAIL TO:

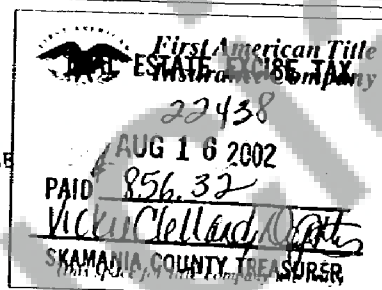
Name Sandra Hardy
Address 13216 SE Forest St.
City/State Vancouver, WA 98683

STC 25013 Bargain and Sale Deed

THE GRANTOR NOVASTAR MORTGAGE INC.

for and in consideration of TEN DOLLARS AND OTHER VALUABLE
CONSIDERATIONS

Dollars (\$).



in hand paid, bargains, sells, and conveys to SANDRA HARDY, A SINGLE WOMAN

the following described estate, situated in the County of Skamania, State of Washington:

A PORTION OF TRACT NO. 10 OF COLUMBIA RIVER ESTATES
FULL LEGAL IS ON PAGE 2

"THIS CONVEYANCE IS SUBJECT TO COVENANTS, CONDITIONS, RESTRICTIONS & EASEMENTS
, IF ANY, AFFECTING TITLE, WHICH MAY APPEAR IN THE PUBLIC RECORD, INCLUDING
THOSE SHOWN ON ANY RECORDED PLAT OR SURVEY"

Gary H. Martin, Skamania County Assessor
Date 8/16/02 Parcel # 2-6-23-2-105

Assessor's Property Tax Parcel/Account Number(s): 02-06-23-2-0-0105-00

The Grantor for and for successors in interest do hereby covenant that against all persons whomsoever lawfully claiming or to claim by, through, or under said Grantor and not otherwise,

Dated this August 16 day of 2002

By *SCOTT FORST* By _____
SCOTT FORST, V.P. By _____

EXHIBIT "A"

A portion of Tract No. 10 of Columbia River Estates as more particularly shown on a survey thereof recorded at Page 364 of Book J of Miscellaneous Records under Auditor's File No. 75656, Records of Skamania County, Washington; said real property being a portion of the West half of the Northwest quarter of Section 23, Township 2 North, Range 6 East of the Willamette Meridian, in the County of Skamania, State of Washington, and more particularly described as follows:

Beginning at the Northwest corner of said Tract No. 10, said Northwest corner being North $00^{\circ}36'09''$ East 1,595.43 feet and South $89^{\circ}23'51''$ East 659.33 feet from the Southwest corner of said Northwest quarter of Section 23 as measured along the said West line of the Northwest quarter and at a right angle from said West line; thence South $88^{\circ}54'00''$ East along the North line of said Tract No. 10, 300 feet; thence South $00^{\circ}36'09''$ West 327.98 feet to the West line of said Tract No. 10; thence South $37^{\circ}54'33''$ East 67.63 feet to a 50.37 foot radius curve to the right; thence along said 50.37 foot radius curve 21.94 feet to the true point of beginning thence continuing along said 50.37 foot radius curve 89.32 feet to a 112.85 foot radius curve 238.58 feet; thence South $32^{\circ}28'16''$ East 146.78 feet; thence South $68^{\circ}54'00''$ East 348 feet, more or less, to the East line of the said West half of the Northwest quarter of Section 23; thence North along said East line 360 feet, more or less, to a point which bears South $88^{\circ}54'00''$ East of the true point of beginning; thence North $88^{\circ}54'00''$ West 291 feet, more or less, to the true point of beginning.

STATE OF WASHINGTON, } ss. ACKNOWLEDGMENT - Individual
 County of _____

On this day personally appeared before me _____
 _____ to me known
 to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that _____
 signed the same as _____ free and voluntary act and deed, for the uses and purposes therein mentioned.

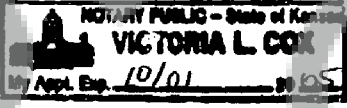
GIVEN under my hand and official seal this _____ day of _____, 19____.

 Notary Public in and for the State of Washington,
 residing at _____
 My appointment expires _____

STATE OF KANSAS } ss. ACKNOWLEDGMENT - Corporate
 County of JOHNSON

On this 14 day of August, 2002, before me, the undersigned, a Notary Public in and for the State of
 KANSAS, duly commissioned and sworn, personally appeared Scott Forst
 _____ and _____ to me known to be the
 Vice President and _____ Secretary, respectively, of NOVASTAR MTL
 _____ the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary
 act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that he
 authorized to execute the said instrument and that the seal affixed (if any) is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.

 Victoria L. Cox
 Notary Public in and for the State of KANSAS
 residing at _____
 My appointment expires 10/01/05

WA-46A (11/96)

This jurat is page _____ of _____ and is attached to _____ dated _____.