

CERTIFICATE OF ACKNOWLEDGMENT

STATE OF Florida )  
COUNTY OF Duval ) ss.

On 27 July, 2005, before me Melissa Brennan, personally appeared Mernice Downey, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature Melissa Brennan

(Seal)

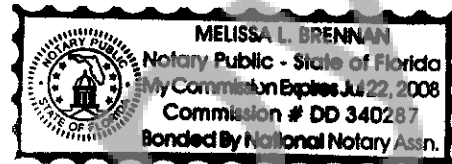


EXHIBIT A

THE SOUTH HALF OF THE WEST HALF OF THE NORTHWEST QUARTER OF  
THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 3 NORTH, RANGE  
10 EAST OF THE WILLAMETTE MERIDIAN, IN THE COUNTY OF  
SKAMANIA, STATE OF WASHINGTON.

SITUATE IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

ABBRV LEGAL

SEC 21 TWP 3 N RANGE 10 E NW QTR NW QTR

Permanent Parcel Number: 03-10-21-2-0-0301-00  
ERIC D. BERNSTEIN, AN UNMARRIED MAN, AS HIS SEPARATE  
ESTATE

WESS ROAD, UNDERWOOD WA 98651  
Loan Reference Number : 28000019910/BERNSTEIN  
First American Order No: 7786759  
Identifier: ELS