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Date: 2/21/2008 01:51P
Filed by: SKAMANIA COUNTY TITLE
Filed & Recorded in Official Records
of SKAMANIA COUNTY
SKAMANIA COUNTY AUDITOR
J MICHAEL GARVISON
Fee: \$44.00

WHEN RECORDED, MAIL TO:
Macquarie Mortgages USA, Inc.
10151 Deerwood Park Blvd. Building 100, Suite 500
Jacksonville, FLORIDA 32256

This Instrument was prepared by:
Lee Matthews
Macquarie Mortgages USA, Inc.
10151 Deerwood Park Blvd. Building 100, Suite 500
Jacksonville, FLORIDA 32256
888-260-4390

SCC 30181

AFFIDAVIT AND AGREEMENT

Grantor: Brian D Ross, and Sondra R Ross, Husband and Wife (Borrower)

Grantee: Macquarie Mortgages USA, Inc. (Beneficiary)

Loan Number: 333-WA-00088982

[Space Above This Line For Recording Data]

AFFIDAVIT AND AGREEMENT

STATE OF WASHINGTON

COUNTY OF Skamania

Before me, Julie Andersen, a notary public in and for
Skamania, WA, personally appeared Brian D Ross, and Sondra R Ross,
(referred to herein, whether one or more persons as "Borrower Affiant"), and each such person being of
lawful age and being duly sworn according to law, hereby deposes and says:

1. That on this **15th day of February, 2008**, the Borrower Affiant has executed certain documents, including without limitation a Deed of Trust or Mortgage, and a Home Owner's Line of Credit Agreement and Initial Disclosure Statement ("Documents"), with **Macquarie Mortgages USA, Inc.** ("Lender") for the purpose of obtaining a loan secured by real property located at

422 Blackledge Road
Carson, WASHINGTON 98610

Parcel No. 04-07-35-0-0-1500-00

SW ¼ SEC 35 T4N R7E

Full Legal Description on Page 3

WASHINGTON Date Affidavit and Agreement

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IDS, Inc.

Borrower(s) Initials [Signature] 4/2006

2. If and to the extent that any date appears on any of the Documents which is not consistent with the date stated in paragraph 1 above, then the Borrower Affiant hereby agrees that such date on any such Documents be hereby revised and amended to be the same as, and consistent with, the date of this Affidavit, which is also the date appearing on any notary acknowledgements appearing on any Documents.
3. The Borrower Affiant further agrees, if requested by Lender or any closing agent for Lender, to fully cooperate and adjust for clerical errors, in the reasonable discretion of the Lender to enable the Lender to sell, convey, seek guaranty or market said loan to any investor or other entity.


The Lender or any assignee of the loan and related Documents may declare the loan immediately due and payable and exercise its rights of foreclosure or other rights as provided for under law or the Documents, in the event of non-compliance with this Agreement by the Borrower Affiant.

4. This Affidavit and Agreement is executed and entered into by the Borrower Affiant in consideration of Lender's funding of the loan.

Dated this 15th day of FEBRUARY, 2008.


Brian D Ross

(Seal)
Borrower

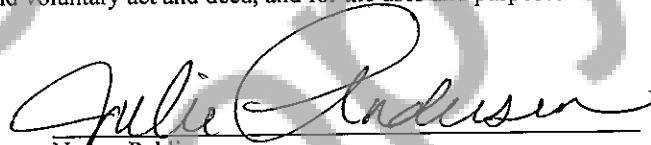

Sondra R Ross (Seal)
Borrower

STATE OF WASHINGTON, CITY/COUNTY OF Skamania } ss.

The foregoing instrument was acknowledged before me this 15 day of February 2008 by **Brian D Ross**, and **Sondra R Ross**, to me known to be the person(s) aforesaid, who acknowledged that they executed this instrument as their free and voluntary act and deed, and for the uses and purposes therein mentioned.

My Commission Expires:

6/17/2010


Julie Andersen
Notary Public

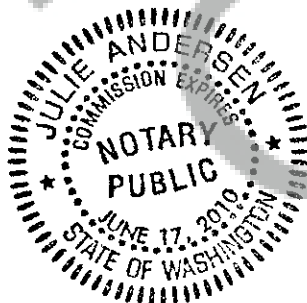


EXHIBIT 'A'

A tract of land in the Northeast Quarter of the Southwest Quarter in Section 35, Township 4 North, Range 7 East of the Willamette Meridian in the County of Skamania, State of Washington, described as follows:

Lot 2 of the Briley Short Plat, recorded in Book 3 of Short Plats, Page 413, Skamania County Records.

Unofficial
Copy