



SKAMANIA COUNTY CLAIM FOR DAMAGE FORM

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|---|---|
| CLAIMANT: THIS CLAIM MUST BE FILED WITH THE SKAMANIA COUNTY AUDITOR'S OFFICE Skamania County Courthouse P.O. Box 790 240 NW Vancouver Avenue, Room 27 Stevenson, WA 98648 | FOR OFFICE USE ONLY: CLAIM NO. _____ DATE FILED: _____ COPIES TO: _____ ATTACHMENTS: YES(<input type="checkbox"/>) NO <input type="checkbox"/> |
|---|---|

NO DAMAGES CAN BE PAID BY SKAMANIA COUNTY UNLESS THIS FORM IS COMPLETE. THIS PROVISION CANNOT BE WAIVED.

- Name (including spouse if married): (Please Print)
BRENDA F. LEX
- 3305 NE 62nd AVE PORTLAND OR. 97213
 Address City State Zip
- HM Phone: _____ WK Phone: 503-970-9470 MSSG Phone: _____
- Date and time of incident: BEGINNING OF FEBRUARY 07 TO PRESENT
- Location of incident:
342 AGATE LANE WASHOUGAL, WA. 98671
- Describe in narrative form and in detail exactly how the incident occurred:
SEE ATTACHED
- What is the amount of damages claimed arising out of the following circumstances
 (include estimates and bills, if available): \$970,000.00 for monetary damages
And REAL Property damages

8. Please list name and address of any and all witnesses or persons involved:
(Please Print)
Steve Polito, NATHAN (CALEK Engineering), MIKE WILLIAMS (EVERGREEN
Septic Design), Bud Egisort (Summit Excavation), Gary Allen (Summit
Excavation) Gabe (CARLSON Engineering), LARRY COWLISHAW JR & SN. (LC Const.)
John Morris AND SHARON STALSBERG
9. Describe the damages or injuries you sustained as a result of the incident:
SEE ATTACHED Monetary Damages AND REAL PROPERTY DAMAGES
10. Was incident investigated by a police officer? NA Sheriff _____ State Patrol _____
City _____
11. If a vehicle was involved in the incident, describe: Make NA
Model _____ Year _____ State _____ License No. _____
Insurance Company _____ Policy Number _____
12. Describe what you did after the incident occurred: SEE ATTACHED
13. Describe the conversations you had, if any, with County personnel during or after
the incident occurred. SEE ATTACHED
14. How did you identify the County as the party responsible for your damage?
Directed to from County: BRUCE Scheeling, Teddi Midland
AND Debbie CAZARE

I certify under penalty of perjury under the laws of the State of Washington that the information
contained in this claim is true and correct.

DATED THIS 25 DAY OF February, 2008

Brenda Flex
Claimant's Signature

File Name: Commis/Risk Mang/Claims/Claim For Damages

NOTE: Personal property (car, etc.) damages are to be accompanied by 2 estimates for repair costs. The Skamania
County Risk Manager will investigate this claim. The decision to honor this claim will be based upon that investigation. Making
a false report or providing false evidence is a crime and punishable by fine and/or imprisonment. Additional pages may be
attached if needed to answer the questions.

February 25, 2008

Re: Brenda Lex - Lot 4 Crestview Short Plat Claim

The following is in reference to the attached claim submitted to Skamania County.

I am currently building a house at 342 Agate Lane, Washougal, Wa. 98671. Through out the construction process I have experienced tremendous difficulties with Skamania County. Specifically the process and procedures required by the county to ensure that my property and rights are protected and the community as a whole is best served.

Since purchasing the property in December 2006, I had been working with LC Construction (Larry Cowlshaw), who I contracted as my General Contractor and received a construction loan from West Coast Bank.

In February 2007 a request for the septic permit and subsequent building permit were submitted to Skamania County. On March 26, 2007 the septic plan was approved by Skamania County and on April 24, 2007 the building permit was issued by Skamania County, at no time during this time frame did Skamania County indicate to me any problems or potential problems with the site plans for my house construction.

After three months of construction LC Construction advised me that there was a problem with Skamania County concerning the septic design for the house, but discussions with the County were underway to correct the problem and construction continued. At no time did I receive any communication or correspondence from Skamania County indicating to me just exactly what the problem was or the severity of the problem until I received a letter on August 13, 2007 stating Skamania County had placed a "Stop Work" order on the build and revoked septic permit #05-123.

For the next 3 weeks my General Contractor continued to tell me that he was working with the County and the "Stop Work" would be lifted soon. During this time there was absolutely no work completed on the house, it was still in rough construction with no outer protection on the walls or roof and we were now into September with bad weather rapidly approaching and the time on the construction loan running out.

Finally, I was able to contact Skamania County myself and spoke to Mr. Bruce Scherling to inquire just exactly what the problem was. Mr. Scherling advised me that LC Construction had submitted two different site plans to the County and unfortunately the county did not catch the error, but offered no remedy for lifting the "Stop Work" which continued for almost 2 months.

During this time I engaged Marty Martin with Profiles/Construction Specialty Services to identify the true problems and help find a resolution.

In October construction commenced allowing the house to be weathered in, the county inspected the project and certified the framing and foundation for approval. At that time I separated from my original contractor LC Construction and engaged Marty Martin as the new General Contractor.

Mr. Martin indicated that he had a good relationship with the county and that Skamania County Building and Planning Commission, as well as the Health Department, were well aware of the issues they had helped create and was confident that he could work with them to find a suitable and timely resolution to the septic issue.

In December 2007 I paid to have my Construction loan extended due to the lost time during the County stop work order and began to move forward with the assurance that the septic issue had been resolved.

In January 2008 after meeting with Skamania County Building, Health and Planning departments it was brought to my attention that the County building inspector had identified a missed inspection from a Geo-Technical firm during construction and prior to the foundation being completed and approved. I also received a copy of a report from Carlson Engineering stating that the foundation had been poured prior to inspection and observation of the sub grade soils. This report confirmed the fact that the County was aware of the missed inspection and failed to notify or take appropriate action to address the foundation issue.

In November 2007, Marty Martin, the new General Contractor noticed a crack in the garage slab which runs the entire length of the garage floor. It started out approximately 1/4 inch in width and has since grown to almost 2 inches in width and still growing. Further investigation is strongly suggesting that there is a foundation/soil problem which should have been identified by the county during inspection and prior to passing the foundation and framing inspection.

The developer of the property advised me that there originally was a storm water retention pond designed and dug just above and on the same side as my property that would have captured rain water run off and kept it from infiltrating my property. Also, in the original plat Geo-tech report it states very clearly that "surface water runoff should not be collected and discharged across the site, or on or within adjacent ground surfaces and slopes."

The developer of the property indicated that Skamania County had required a redesign and relocation of the pond even though there is no storm water ordinance for the County. This retention pond is now located on the adjacent lot (lot 3 Crestview) and offers no storm water run off protection to my property.

Since the observance of the garage slab crack and the extreme degree of foundation/soil failure, no work has progressed since the reality of a total foundation failure is not outside the realm of possibility. It was decided that another Geo-tech survey was needed, whom I have again engaged out of my funds, to ascertain the true extent and cause of the foundation/soil failure. We are now waiting for the results of this survey.

No additional work has been performed and the construction extension loan is again about to expire.

Currently the balance on the construction loan is approximately \$550,000.00

The additional expenses due to lost time and research to identify the problems created by Skamania County are in excess of \$70,000.00 and estimates for repair of the problems as well as financing costs are approximately \$200,000.00

Holding costs on the existing mortgage are approximately \$4000.00 /month.

At this point all potential options are expired, therefore I am submitting this claim to Skamania County to help rectify the problems they helped create in the hope that I might be able to complete and keep my home.

Claim in the amount of \$970,000.00 is respectfully submitted.

Regards,


Brenda Lex

503.287.2076 FAX: 503.287.1409
E-MAIL: kimberly.peters@sterlingsavings.com

BRENSHAR PROPERTIES
503-335-8707
3305 NE 62ND AVE
PORTLAND OR 97213

STERLING SAVINGS BANK
The Perfect Fit BankSM

Anytime Line 1-888-678-7800
sterlingsavingsbank.com
Hollywood Office
3728 NE Sandy Boulevard
Portland, OR 97213

Geo tech

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or www.checkreorderexpress.com

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BALANCE

OTHER

BAL. FOR'D.

0688

NOT NEGOTIABLE

2. Stripped and grubbed material, and excavated soils should not be broadcast on adjacent slopes.
- 3. A minimum building setback, including septic systems, of 30 feet from the top of slopes within the building envelopes is maintained.

The following paragraphs present specific geotechnical recommendations for design and construction of the development.

RECOMMENDATIONS

Site Preparation

Surface vegetation and organic topsoil should be stripped and removed from proposed building and pavement locations, and for a 5-foot-margin around such locations. Based on the results of our field explorations, the depth of surface vegetation and organic topsoil stripping within proposed building and pavement locations will be on the order of about 6 to 24 inches. A geotechnical representative from CGT should provide recommendations for actual stripping depths based on observations during site stripping. Stripped surface vegetation and organic topsoil should be transported off-site for disposal, or stockpiled for later use in landscaped areas. Grubbing of trees should include the removal of the root mass, and roots greater than ½-inch in diameter. Grubbed material should be transported off-site for disposal. Under no circumstances should stripped or grubbed material be broadcast on adjacent slopes.

Test pits, as shown on the attached Site Plan, Figure 2, located within final building areas should be re-excavated and replaced within structural fill as described below in the Structural Fill section of this report.

After site preparation as recommended above, and prior to excavation for footings, a representative from CGT should observe a proofroll of the exposed subgrade soils in order to identify areas of excessive yielding. If areas of soft soil or excessive yielding are identified, the affected material should be overexcavated to firm, stable subgrade, and replaced with compacted materials as recommended for structural fill. Areas that appear too soft and wet to support proofrolling equipment should be prepared in general accordance with the recommendations for wet weather construction given below.

Silt fences, hay bales, buffer zones of natural growth, sedimentation ponds, and granular haul roads should be used as required to reduce sediment transport during construction to acceptable levels. Measures to reduce erosion should be implemented in general accordance with State of Washington, and Skamania County regulations regarding erosion control.

Carlson Geotechnical

A Division of Carlson Testing, Inc.
Geotechnical Consulting
Construction Inspection and Related Tests

Main Office
P.O. Box 23814
Tigard, Oregon 97281
Phone (503) 684-3460
FAX (503) 670-9147

Salem Office
4060 Hudson Ave., NE
Salem, OR 97301
Phone (503) 589-1252
FAX (503) 589-1309

Bend Office
P.O. Box 7918
Bend, OR 97708
Phone (541) 330-9155
FAX (541) 330-9163

January 22, 2008

Brenda Lex
3305 NE 62nd Avenue
Portland, Oregon 97213

Proposal
Limited Forensic Geotechnical Evaluation
Lex Residence
Crestview Lot 4 – Eagle Peak Subdivision
Skamania County, Washington

CGT Proposal PO4707

INTRODUCTION

Carlson Geotechnical (CGT) is pleased to submit this proposal to perform a limited forensic geotechnical evaluation for the Lex Residence constructed at Crestview Lot 4 in the Eagle Peak Subdivision located in Skamania County, Washington. CGT completed a Report of Geotechnical Engineering and Geologic Assessment for the subdivision on February 5, 2005.

PROJECT INFORMATION

We understand that the existing foundations for the residence were constructed sometime prior to June 8, 2007, at which point CGT observed some soil conditions adjacent to the footings, within the southeast side of the residence. CGT observed some relatively softer soils adjacent to the foundations at that time, however, due to the previously completed construction, we were not able to access the entire area and determine the depth or extent of the soft material. We understand that in November of 2007, after the interior garage slab had been poured, the southeastern portion of the residence began to experience differential settlement, evidenced by cracking of the garage slab, hairline cracks in the southern stem wall, and framing beginning to go out of plumb.

SITE SURFACE CONDITIONS

We visited the site on December 17, 2007. At the time of our site visit, we observed cracking in the garage slab and hairline cracks in the exposed southern stem wall. We also observed loose fill that had been placed on the south side of the residence that appeared to have moved/settled due to recent rainfall. Framing on the house had been completed and dry-walling was started. Access to the southeastern portion of the residence appeared to be suitable for track-mounted excavation equipment.

PURPOSE AND SCOPE OF WORK

The purpose of our limited geotechnical forensic evaluation will be to explore subsurface conditions at the site in order to provide a geotechnical opinion regarding the nature of the distress observed and provide remediation alternatives to limit potential future settlement. Our specific scope of services will include the following:

- The client will contact the Washington Utilities Notification Center to mark the locations of public utilities at the site. **Our client will be responsible for clearly marking the locations of private utilities, irrigations lines, etc., at the site. Private utilities include public utilities outside of the public right-of-way.** CGT will not be responsible for damage caused to public or private utilities.
- Explore subsurface conditions near the distressed corner of the residence by advancing two (2) hollow-stem-auger soil borings to depths of twenty-five (25) feet below ground surface (bgs) or practical refusal, whichever occurs first. A drilling subcontractor will conduct the soil borings using a track-mounted drill rig. Soil cuttings generated from the borings will be spread and left on-site. The borings will be properly backfilled with granular bentonite.
- Perform Standard Penetration Tests (SPT) within the borings in at 2½-foot intervals to depths of 15 feet bgs, and then at 5-foot intervals to the termination depths of the borings. The SPTs will be performed in general accordance with American Society for Testing and Materials (ASTM) D1586.
- Classify the materials encountered in the explorations in general accordance with ASTM D2488 (Visual-Manual Procedure). A qualified member of CGT's staff will observe and maintain a detailed log of each test pit.
- Collect representative disturbed and relatively undisturbed samples of the soils encountered within the explorations in order to perform laboratory testing and to confirm our field classifications.
- Laboratory testing may include the following:
 - Up to six (6) moisture content determinations (ASTM D2216).
 - Up to two (2) Atterberg Limits tests (ASTM D4318).
 - Up to two (2) percent passing the U.S. Standard No. 200 Sieve tests (ASTM C117).
 - Up to two (2) one-dimensional consolidation tests (ASTM D2435)
- Provide a geotechnical engineering opinion regarding the nature of the observed settlement and possible remediation alternatives for limiting additional settlement.
- Provide a written report summarizing the results of our limited forensic geotechnical evaluation.

FEE ESTIMATE

Our services will be provided in general accordance with the General Conditions -- Residential Projects, dated 1/2004, and Supplemental General Conditions -- Engineering Services, dated 1/2004, that are attached to and considered part of this proposal. Please review the contract terms carefully and contact us if you have questions.

For the scope of services described above, our services will be provided for a fixed fee of **\$7,050**. A retainer of one-half of the fixed fee (**\$3,525**) is required on or before the first day of service. The remainder of the fee is required prior to issuing our final report.

Services requested and authorized in addition to the preceding scope of work will be provided on a time-and-expense basis in general accordance with our attached Schedule of Charges, dated 1/2007, which is also a part of this proposal.

SCHEDULE

We will schedule the explorations immediately upon receiving written authorization to proceed and receipt of the retainer amount. We anticipate that the field explorations can be completed within two to three weeks of our receipt of your authorization to proceed and retainer check. We will complete our written report within two to three weeks after completion of our field investigation, and can provide preliminary results as they are developed, if requested.

LIMITATIONS

This proposal includes relatively near-surface explorations (less than 25 feet below current site grades). If soil conditions are not suitable for standard remediation techniques is indicated based on the subsurface conditions encountered within the depths explored, additional field explorations, using deeper borings and/or probes, may be recommended in order to further evaluate the subsurface conditions. If needed, these services would be provided for an additional fee.

This proposal does not include an environmental evaluation for the presence or absence of: wetlands, hazardous substances in the surface water, groundwater, soils, or bedrock. Environmental evaluation is beyond the scope of this proposal and is not provided by Carlson Geotechnical. If requested, we can refer you to several environmental consultants.

Lex Residence
Skamania County, Washington
PO4707
January 22, 2008

CLOSURE

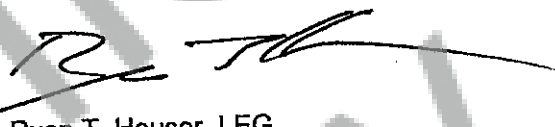
We appreciate the opportunity to submit this proposal and look forward to continuing to work with you on this project. Please provide your authorization of the work described herein by signing a copy of this proposal and returning it to our office. This proposal shall remain valid for a period of 30 days. If the project does not begin prior to the expiration of 30 days, CGT reserves the right to revise all terms and conditions of this offer and will provide services at CGT's standard hourly rates in effect at the time actual work on the project begins.

Please feel free to call if you have any questions or require additional information.

Sincerely,

CARLSON GEOTECHNICAL


Gabriel A. Burgess, P.E.
Geotechnical Project Manager


Ryan T. Houser, LEG
Senior Engineering Geologist

Attachments: General Conditions – Residential Projects, 1/2004
Supplemental General Conditions - Engineering Services, 1/2004
Schedule of Charges, 1/2007

SCHEDULE OF CHARGES

1. PROFESSIONAL SERVICES

Unless otherwise agreed in writing, all fees for services are based on the number of hours worked on the project, including travel, by professional, technical and clerical personnel. Fee will be computed by multiplying total of hours worked by each class of personnel times the hourly rate listed below for that class:

| | |
|--|---------------|
| Principal Engineer (P.E.) | \$130.00/hour |
| Senior Engineer (P.E.) | \$120.00/hour |
| Senior Engineering Geologist (R.E.G.) | \$95.00/hour |
| Geotechnical Project Manager | \$85.00/hour |
| Geotechnical Engineer-in-Training (E.I.T.) | \$75.00/hour |
| Engineering Geologist-in-Training (G.I.T.) | \$75.00/hour |
| Sr. Geotechnical Engineering Assistant | \$65.00/hour |
| Geotechnical Engineering Assistant | \$60.00/hour |
| Drafter | \$75.00/hour |
| Clerical | \$45.00/hour |
| Litigation Support | \$300.00/hour |

2. EXPLORATIONS AND TESTS

Subcontractor(s) for drilling or other explorations, testing, and/or other contract services, will be invoiced to the Client on a cost plus basis. Laboratory tests or explorations performed using our equipment and personnel will be billed at Carlson Geotechnical's (CGT's) current unit prices. A copy of these prices will be provided upon request.

Test pits will be backfilled without compaction. We will attempt to locate test pits outside of structural areas; CGT will not be responsible for compaction of backfilled test pits.

3. REIMBURSABLE EXPENSES

Expenses other than salary costs that are directly attributable to our professional services, except for mileage, will be invoiced on a cost plus basis. Mileage to and from the office will be charged at a rate of \$0.60 per mile.

4. ADDITIONAL COPIES OF REPORTS

For fixed fee projects, we will distribute up to three (3) copies of our original report to our client and up to three (3) additional copies to parties designated by our client at the time our services were authorized. After the original distribution, up to three (3) additional report copies will be provided for a library retrieval and reproduction fee of \$75, C.O.D.

Carlson Geotechnical

Division of Carlson Testing, Inc.
Geotechnical Consulting
Construction Inspection and Related Tests

Main Office
P.O. Box 23814
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FAX (503) 589-1309

Bend Office
P.O. Box 7918
Bend, OR 97708
Phone (541) 330-9155
FAX (541) 330-9163

CGT No. G0502464.B

FIELD REPORT

DATE COVERED: December 17, 2007
PROJECT: Eagle Peak Development
ADDRESS: Agate Lane & Belle Center Road, Skamania County, WA
BY: Gabriel A. Burgess, P.E.
WEATHER: Raining, ~50 degrees
PURPOSE OF VISIT: Site Meeting
GEOTECHNICAL REPORT: "Report of Geotechnical Engineering & Geological Assessment Services, Eagle Peak Development, Agate Lane & Belle Center Road, Skamania County, Washington," dated February 28, 2005.

Carlson Geotechnical (CGT) staff, Gabriel A. Burgess, arrived on-site at 10:45 a.m. at the request of Marty Martin with Construction Specialty Services (CSS). The purpose of my visit was to discuss the distress noted at the residence located at Crestview Lot 3 (referenced as Crestview Lot 4 on previous field reports). I met with Marty while on-site.

When I arrived, Mr. Martin and I observed a crack in the garage slab of the referenced residence that was roughly diagonal to the residence and traversed approximately southeast to northwest. The crack was approximately 1/2- to 3/4-inch wide and showed some vertical displacement of the northeastern slab. We also observed that there were diagonal hairline fractures in the south stem wall and that the garage doors were out of plump. Based on these observations, it appears that the southeastern end of the house has settled.

I indicated that the foundations for this residence had been poured prior to CGT observations of the subgrade soils, as indicated in our field reports. I did indicate that there had been some softer soils encountered adjacent to the foundations during our subsequent observations in the area that appears to have settled. It is unknown to what extent those soils extended, since our access to that portion of the residence was limited at the time of our observations. I recommended that CSS contact a helical anchor/pier installer to underpin the southeastern foundation with helical anchors and re-level the house. The following helical anchor contractors are forwarded for informational purposes only, and does not constitute an endorsement by CGT:

Van Dorn Construction - (541) 510-4242
Concrete Solutions - (503) 595-5110
Earth Anchors - (503) 235-4625

While on-site, I also observed that there were uncontrolled excavation spoils located on the slope on the southeast side of Crestview Lot 3. It appeared that the spoils had experienced significant erosion and some movement. It is not known if this settlement/movement contributed to the distress noted in the residence. We recommend that this material be removed and replaced with properly placed and compacted structural fill that is properly benched and sloped into the existing grade.

In addition, I also noted that the uncontrolled fill located on Polito Lot 2 and discussed in our field report from September 18, 2007, had not been removed or protected from water infiltration. There was surface indications (tension cracks) and surface erosion indicating that the fill was experiencing some form of movement. Mr. Martin indicated that the referenced lot was under legal contention and that no further work was being undertaken until all legal disputes have been resolved. I indicated that the excavation spoils should be removed and footings should be properly embedded prior to further construction on the lot. We also recommend that site

Eagle Peak Development
Skamania County, Washington
CGT Project No. G0502464.B
December 17, 2007


drainage be improved to reduce water infiltration into the uncontrolled fill and the amount of surface erosion, until the fill can be properly removed.

Mr. Martin also indicated that he would make sure any unpaid invoices are paid for the work that CGT has performed on this project to date. As such, I have attached all outstanding invoices to this field report.

I left the site at about 11:45 a.m. Should you have any questions regarding this report, please contact us at (503) 601-8250.

Respectfully submitted;

Carlson Geotechnical


Gabriel A. Burgess, P.E.
Project Geotechnical Engineer


Ryan T. Houser, LEG
Senior Engineering Geologist

Note: Our reports pertain to the locations observed at the time of our visit only. Information contained herein is not to be reproduced, except in full, without prior authorization from this office.

DISTRIBUTION: Larry, LC Construction, Fax: 503.344.4350
Steve Polito - Owner, Mail: 131 Agate Lane, Washougal, WA 98671
Marty Martin, CSS, Fax: 360.896.5952

Attachment: Outstanding Invoices

Carlson Geotechnical

A Division of Carlson Testing, Inc.

Geotechnical Consulting
Serving Oregon & SW Washington

CGT No. G0502494.A

Mailing Address
P.O. Box 23814
Tigard, Oregon 97281

Main Office
7185 SW Sandburg Street, #110
Tigard, Oregon 97223
Phone (503) 601-8250
Fax (503) 601-8254

FIELD REPORT

DATE COVERED: June 8, 2007
PROJECT: Eagle Peak Development, Crest View Lot 4
ADDRESS: Agate Lane & Belle Center Road, Skamania County, Washington
BY: Ryan T. Houser, LEG
WEATHER: Clear, ~70 degrees
PURPOSE OF VISIT: Probing (subgrade) Observation
GEOTECHNICAL REPORT: "Report of Geotechnical Engineering & Geological Assessment Services, Eagle Peak Development, Agate Lane & Belle Center Road, Skamania County, Washington," dated February 28, 2005.

Carlson Geotechnical (CGT) staff, Ryan T. Houser, arrived on site at 11:30 a.m. at the request of Larry of LC Construction. The purpose of my visit was to probe the soils adjacent to the existing residential footings at the site. I met with Larry at the site.

At the time of my arrival, the residence foundations at Crest View Lot 4 had been completed. I observed the soils adjacent to the existing residential footings, which consisted of native, moist, brown, gravelly silt. Using a 1/2" diameter foundation rod, I probed the native adjacent soils, and in general I was unable to penetrate more than 0 to 2 inches using moderate pressure, indicating stiff soils. I was able to penetrate the subgrade soils along the southern footing line to approximately 3 to 5 inches, indicating medium stiff soils. I was not able to probe the soils adjacent to the interior portions of the footings, since these areas had been previously backfilled with crushed gravel. In addition, since the footings were in place, I was unable to observe the subgrade soils underlying the foundations. Therefore, we can only comment on the exposed soils surrounding the existing foundations.


I discussed our observations with Larry prior to leaving the site. Based on our observations, it appears that the subgrade soils at the interior foundation elevations are consistent with those described in our Report of Geotechnical Engineering and Geological Assessment Services, that was prepared for this project. However, we did not observe the actual foundation subgrade prior to placement of the foundations. As such, our observations should not be construed as a warranty or guarantee that the foundation subgrade is consistent with those conditions observed around the exterior of the foundation.

I left the site at about 11:50 a.m.

Should you have any questions regarding this report, please contact us at (503) 601-8250.

Respectfully submitted;

Carlson Geotechnical


Ryan T. Houser, LEG
Senior Engineering Geologist


Gabriel A. Burgess, P.E., G.E.
Project Geotechnical Engineer

Note: Our reports pertain to the locations observed at the time of our visit only. Information contained herein is not to be reproduced, except in full, without prior authorization from this office.

DISTRIBUTION: Larry, LC Construction, FAX: 503.344.4350

MC # 2008169127
Page 15 of 67

Printer Friendly Invoice: Larry Cowlshaw

RANDALL GOODE, PE
PO Box 1700
Kalama, Washington
98625
Phone: 360-673-1444 x27

GOODE PE
PROFESSIONAL CONSULTANT
Geotechnical Services

LC Construction, Inc
Larry Cowlshaw
13084 SE Nixon Ave
Milwaukie, Oregon
United States, 97222

| | |
|-----------------|----------------|
| Invoice #: | 0000073 |
| Date: | Mar 28th, 2007 |
| Amount Due USD: | \$1710.00 |
| PO #: | 003 |

To View Your Invoice Online »
1. Go to: <https://nwcivillic.billingarm.com/code>
2. Enter this code: 12420-73-a1d4c-z3

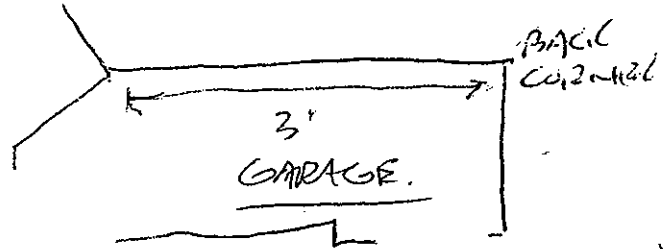
| Item | Description | Unit Cost (\$) | Quantity | Price (\$) |
|------------------|--|----------------|----------|------------|
| Geotechnical | Geotechnical Investigation Report (1/2 Retainage) for Lots 16, 17, Hillside Court, West Linn | 950.00 | 1 | 950.00 |
| Site Assessment | Lot 4, et al, Washougal WA; establish septic layouts relative to slope breaks; Prepare and issue PE stamp letter. (Includes travel cost) | 95.00 | 8 | 760.00 |
| Subtotal: | | | | 1710.00 |
| Total: | | | | 1710.00 |
| Amount Paid: | | | | -0.00 |
| Balance Due USD: | | | | \$1710.00 |

<https://nwcivillic.billingarm.com/popup.php?CB431CBQUY9L2ludm9pY2VzL3Nob3dJbnZvaWNIL...> 3/27/2007

DOC # 20008169127
Page 16 of 67

Meeting Minutes Form

Date: 1/3/08



Attendees: GARY ALLEN (SUMMIT EXC.), BUD ELLISERT (SUMMIT)
LARRY COWLISHAW (LC CONST), LARRY B. COWLISHAW (LC)
DANIEL HAT (HDL CONSTRUCTION), BRENDIA LEX, JOHN MORRIS

Purpose: OBSERVE / VALIDATE FOUNDATION / GARAGE FLOOR
MOVEMENT AT CORNER (BACK) OF GARAGE / HOUSE

Result / Observations:

- MOVEMENT OF ABOUT 3" OBSERVED AROUND BACK CORNER OF GARAGE. USED A SURVEYORS LEVEL TO VALIDATE.
- SOIL PRESSURE / WEIGHT COULD BE ADDING PRESSURE TO SLOPE.
- SUGGEST GOING DOWN THROUGH SLAB FOR GEOTECH.
- PER GARY, SOIL MOVEMENT APPEARS BELOW ENGINEER'S PROBED AREA. DURING ORIGINAL EXCAVATION, NO SPRINGS OR WATER WAS OBSERVED. CLAY AND ROCK WAS BASES OF ORIGINAL EXCAVATION.

Signatures:

[Handwritten signatures: Gary Allen, Brenda Lex, Bud Ellisert, Larry B. Cowlishaw, Gary Allen]

- IT APPEARS THAT WATER FROM STREET IS MOVING ONTO LEX LOT AND IS MOVING TO THE LOW PART OF LOT. IT COULD BE IMPACTING THE FOUNDATION AS WATER MOVES TO LOW POINTS AND EDGE OF SLOPE.
- DISCUSSED SEVERAL OPTIONS - RAISED SLAB, SOIL SCREWS, STEEL, CORE DRILLING, ETC TO FIX FOUNDATION.
- DISCUSSED GETTING CARLSM TO REVIEW SUGGEST SCOPE.

FOUNDATION PIERING PROPOSAL/ CONTRACT



CONCRETE LIFTING SOLUTIONS

Telephone 503-595-5110 Fax 503-968-5474
PO Box 2026 Lake Oswego, OR 97035
www.concreteliftingsolutions.biz

Date: 1/17/08

Contract Submitted To:

MARTY MARTEN

For the Property Located at:

342 AGATE CV.

WASHOUGAL WA

Phone: 360-991-6385 Fax: _____
Home Office Cell

Email _____

We hereby propose to complete the following work listed and priced below. We will supply all labor and materials required to complete the work.

Description of Work:

INSTALLATION OF 16EA MAGNUM PUSH PIER
TO PERIMETER OF GARAGE FOUNDATION
INCLUDING TWO CENTER COLUMN SUPPORTS.
PIERS WILL STABILIZE AND LIFT BACK
TO ORIGINAL ELEVATION.

Cost:

\$ 20,800.00

Notes:

Permits and engineering, if required, are not included.

Pipe depth estimated at 21 feet deep.

Additional pipe below this depth is charged at
\$ 23.00 per foot per pier.

Relocation and/or locates of utilities, if required,
are the Owner's responsibility.

Project Cost:

\$ 20,800.00

Sales Tax:

0

Total Cost:

\$ 20,800.00

Proposal valid for thirty (30) days from date noted above.

Proposal Submitted By [Signature]

Date

1/17/08

Payment terms: Deposit of \$ 5,800.00, at signing. Final payment is due the day work is completed.

ACCEPTANCE OF PROPOSAL: The above prices and conditions are satisfactory and are accepted. You are authorized to do the work.

Please see reverse side for all conditions and warranties written in accordance with the contract.

Initials [Signature]

SIGNATURE [Signature]

Date of Acceptance [Signature]

Thank you for selecting Concrete Lifting Solutions. We look forward to working with you!

*****Please sign, initial and return one copy of this proposal to get us started.*****

Oregon CCB# 161279

Washington CONCRLS953DU

DOC # 2008169127
Page 10 of 67



Skamania County
**Department of Planning and
Community Development**

Skamania County Courthouse Annex
Post Office Box 790
Stevenson, Washington 98648
509 427-3900 FAX: 509 427-3907

February 9, 2007

Brenda Lex
3305 NE 62nd Avenue
Portland, Oregon 97213

RE: Building Permit Application File No. 27-07 for Tax Lot #01-05-05-0-0-1106-00

Dear Ms. Lex:

In reviewing your building permit application, it appears that the proposed placement of your drain field lies within the geo-tech setback. The Geotechnical Engineering & Geological Assessment Report prepared by Carlson Geotechnical for the Crestview Short Plat. The report stipulates a minimum building setback, including septic systems, of 30-feet shall be maintained from the top of the slopes (see attached documents). As the site plan submitted with your building permit application does not meet the setbacks from the edge of the slope, we have placed your building permit application is on hold until we receive a new site plan that meets the required setback from the edge of the slope.

You have 30-days from the date of this letter to submit a new site plan that meets the required setbacks from the edge of the slope. If we do not receive a new site plan within 30 days from the date of this letter, we will have no choice but to return your building permit application to the Building Division denied.

Please call if you have any questions.

Sincerely,

Debbie Cazaré
Planning Technician

Enclosure: Excerpt from Geotech report
Reduced copy of Crestview Short Plat

Cc: LC Construction & Remodeling, LLC
Skamania County Building Division
Skamania County Health Department

Based on the results of our analyses, the slopes within the modeled cross sections had minimum factors of safety greater than $1\frac{1}{2}$ under static loading, and 1.1 under seismic loading for deep-seated failures. However, shallow surface failures may occur, such as those observed near the southeast corner of Eagle Peak Lot 1, and the south corner of Eagle Peak Lot 3. Modeled shallow-surface failure planes had computed factors of safety of about 1.3 to $1\frac{1}{2}$ under static loading.

CONCLUSIONS

Geologic Assessment

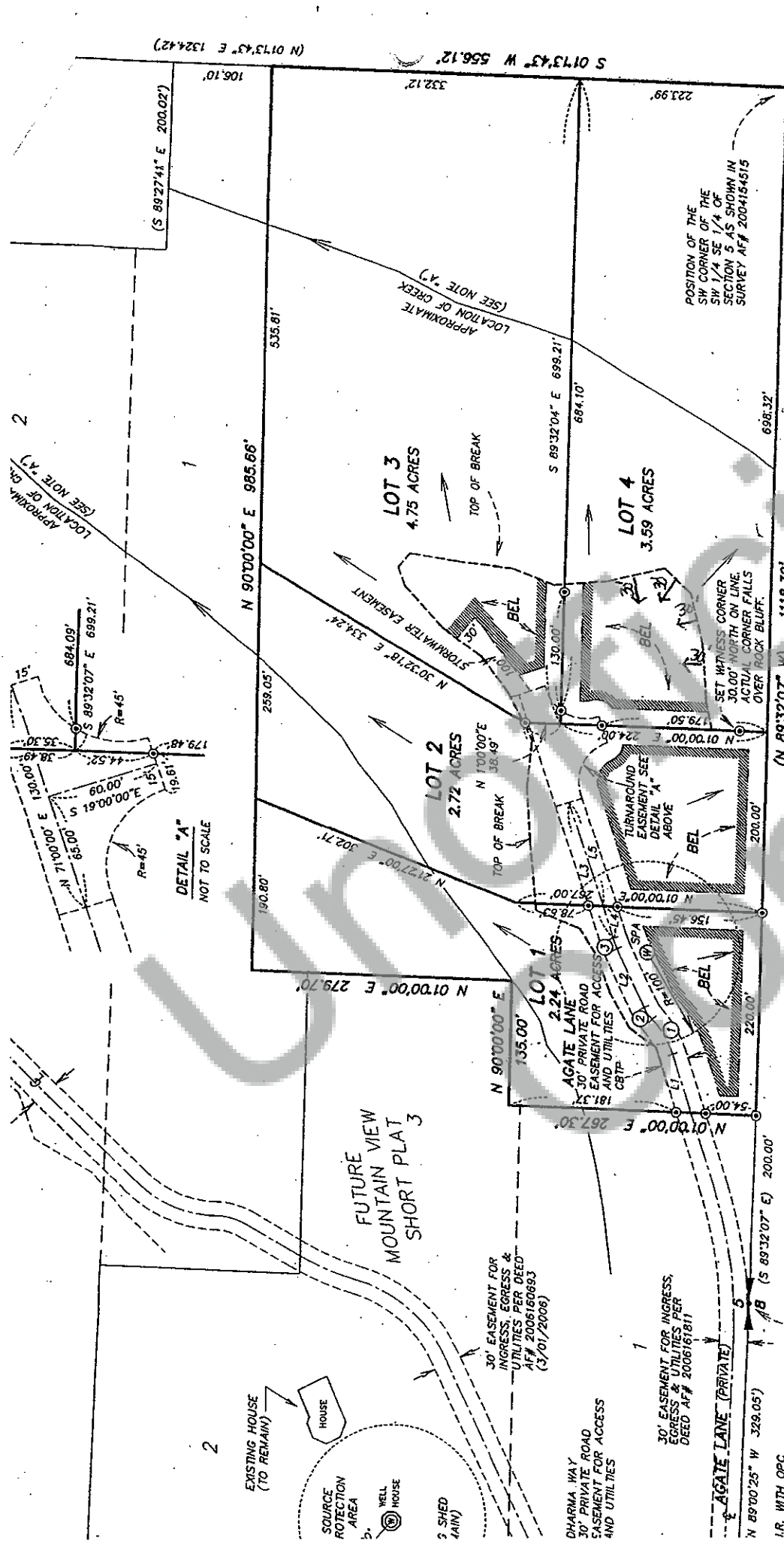
Based on the results of our field reconnaissance, research, and analyses, there is a slight to moderate risk that shallow landslides/slope failures could occur within the relatively steep slopes (1H:1V or steeper) located on either side of the ridge tops. This is supported by our observations made within the Site Surface Conditions section of this report for Eagle Peak Lot 1 & Eagle Peak Lot 3. Potential, deep-seated, failure surfaces were not identified within our analyses. The development could affect slope stability if surface water runoff is not properly controlled, and fill material is placed on the top of slopes or slope faces. Given the low density of the subdivision, it is our opinion that the site is suitable for the development as proposed, provided the geotechnical recommendations presented in this report are followed.

To reduce the potential for the development affecting slope stability, water should be controlled, significant grading should be limited, and residences should be limited to building envelopes as recommended later in this report. Water collected from impervious areas such as rooftops and pavements should not be allowed to run across the surface of the site, nor should it be infiltrated in to the subsurface of the site. Disturbance of the natural topography and vegetation at the site should be limited as much as possible. Spoils generated from on-site excavations should not be loosely broadcast on surrounding hillsides.

Geotechnical Engineering

From a geotechnical standpoint development at the site is feasible provided the recommendations contained in this report are strictly adhered to. Key points discussed within this report consist of:

1. Surface water runoff collected from paved surfaces, rooftops, and foundation drains is controlled in such a manner to prevent flow across the surface of the site, or discharge on or within adjacent slopes.



FOUND 5/8" I.R. WITH NO CAP
 1.0' ABOVE GROUND. (AS SHOWN IN
 SURVEY AF# 2004154515). (SEE LCRS
 FILED IN DEED BK 141, PG 230
 AND BK 161, PG 708)

IR WITH ORC
 12" AS SHOWN
 AF# 2004154515

30' EASEMENT FOR INGRESS,
 EGRESS & UTILITIES PER
 DEED AF# 2006161811

30' EASEMENT FOR INGRESS,
 EGRESS & UTILITIES PER
 DEED AF# 2006160693
 (5/01/2006)

30' PRIVATE ROAD
 EASEMENT FOR ACCESS
 AND UTILITIES

30' PRIVATE ROAD
 EASEMENT FOR ACCESS
 AND UTILITIES

30' PRIVATE ROAD
 EASEMENT FOR ACCESS
 AND UTILITIES

30' PRIVATE ROAD
 EASEMENT FOR ACCESS
 AND UTILITIES

NOTE "A":
 CREEK LOCATIONS WERE DIGITIZED
 FROM USGS QUADRANGLE MAP.
 SHOWN FOR ORIENTATION ONLY.

| CURVE | DELTA | RADIUS | LENGTH | Ch. Bt. | Ch. D. |
|-------|----------|--------|--------|--------------|--------|
| 1 | 25.0000° | 100.00 | 43.63 | N58°30'00" E | 43.29 |
| 2 | 13.0000° | 50.00 | 15.71 | S55°00'00" W | 15.64 |
| 3 | 27.0000° | 100.00 | 12.22 | S67°30'00" W | 12.21 |

| LINE | BEARING | DISTANCE |
|------|---------------|----------|
| L1 | N 71°00'00" E | 66.70' |
| L2 | N 64°00'00" E | 70.00' |
| L3 | N 71°00'00" E | 158.18' |
| L4 | N 71°00'00" E | 36.80' |
| L5 | N 71°00'00" E | 121.36' |

SCALE: 1"=100'
 DATE: 9/05/06
 JOB NO.: 04-201

Skamania County

Construction Permit

Permit Date: 02/07/07

PermitNo: 27-07

Address: 342 Agate Lane

Applicant: LEX, BRENDA 3305 NE 62nd AVE, PORTLAND, OR 97213

AppNo: 4412 Date: 02/07/07 Project: Brenda Lex/Planning Excav.Inspection

| | | |
|---------------------|------------------------------|----------|
| SiteNo: 15752 | Parcel: 01-05-05-0-0-1106-00 | Zone: |
| Twn: Rng: Sec: QSc: | Area: 0.00 | |
| Subdivision: | | |
| Owner: LEX, BRENDA | Front | Left |
| Phones: 5033358707 | 20.00 | 20.00 |
| | Right | Exter |
| | 30.00 | 0.00 |
| | Rear | Ht Limit |
| | 30.00 | 35.00 |

| | | | | | | |
|------------------------|--------|--------|-------|-------|---------|-----------|
| BuildingUse: | FedNo: | Units: | Bdrm: | Bath: | Public: | WorkType: |
| SINGLE-FAMILY/w Garage | 101 | 0 | 4 | 5 | No | New |

Permit Type / *Relation: Firm: License No:
 BUILDING LC Construction & Remodeling LLC 7407 N Stockton Ave., Portland LCCONCR947B6
 MECHANICAL
 PLUMBING

Tenant:

| Area # | Occupancy Load | Group | Type of Const | Height | Stories | Bsmnt | Sprklr | Floor Area | Valuation |
|---------|----------------|-------|---------------|--------|---------|-------|--------|------------|-----------|
| 1 | 1 | R-3 | V-B | | 2 | Yes | No | 5,006 | 336,904 |
| 2 | 2 | U-1 | V-B | | | No | No | 793 | 19,270 |
| 3 | 3 | U-1 | V-B | | | No | No | 409 | 879 |
| Totals: | | | | | | | | 6,208 | 357,053 |

| Permit/Fee Type | Fee | Plan Rev | Srchrg |
|-----------------|----------|----------|--------|
| BUILDING | 2,438.55 | 1,585.06 | 4.50 |
| MECHANICAL | 149.25 | 0.00 | 0.00 |
| PLUMBING | 195.00 | 0.00 | 0.00 |

| | | | | | |
|--------------|----------|----------|------|---|------------|
| Assessed: | 2,782.80 | 1,585.06 | 4.50 | = | \$4,372.36 |
| Paid: | 2,782.80 | 1,585.06 | 4.50 | = | \$4,372.36 |
| Balance Due: | 0.00 | 0.00 | 0.00 | = | \$0.00 |

Permit to construct a new two story single-family dwelling with basement and garage

This permit becomes null and void if the work or construction is not commenced within 180 days, or if the work or construction is suspended or abandoned for 180 days at any time after work is commenced, or if work is not completed within two years from the date of issue. All work shall be done in accord with the approved plans, except where such approval is in conflict with other codes. The approved plans shall not be changed or modified without the prior approval of the Building Official.

It is the owner/contractors responsibility to comply with all applicable laws, codes and regulations.

Skamania County makes no assurances or guarantees that the site, lot, soil, grade or other conditions are suitable for the proposed project.

Please be advised that, due to the instability of mountainous areas, Skamania County makes no assurance as to the suitability of any lot or parcel for building purposes.

I hereby certify that I have read and examined both pages of this application and know the same to be true and correct. All provisions of laws and ordinances governing this type of work will be complied with whether specified herein or not. The granting of a permit does not presume to give authority to violate or cancel the provisions of any other State or local law regulating construction or the performance of construction.

THIS PERMIT IS APPROVED FOR THE WORK DESCRIBED IN ACCORDANCE WITH THE APPROVED PLANS AND SPECIFICATIONS.

[Signature]
 Signature of OWNER/CONTRACTOR/or AUTHORIZED AGENT (Date) 9-24-09

By *[Signature]* 4-24-07
 Date

Skamania County

Application for a Construction Permit (this is not a permit)

AppNo: 4412 Project: Brenda Lex/Planning Excav. Inspection

PermitNo: 27-07

Date: 02/07/07

Date: 02/07/07

Applicant: LEX, BRENDA

3305 NE 62nd AVE,

PORTLAND, OR 9721 (503) 335-8707

342 Agate Lane

Washougal, WA 98610

Zone

SiteNo: 15752

Parcel: 01-05-05-0-0-1106-00

Jurisdiction:

Twn:

Rng:

Sec:

QSec:

TaxLot

Area

0.00 Lot:

Blk:

Subdivision:

Owner: LEX, BRENDA

Phones: 5033358707

Setbacks:

| Front | Left | Right | Exter | Rear | I |
|-------|-------|-------|-------|-------|---|
| 20.00 | 20.00 | 30.00 | 0.00 | 30.00 | |

BuildingUse

FedNo: Units: Bdrms Bath: Pblc? WorkType

SINGLE-FAMILY/w Garage

101 0 4 5 No New

Permit to construct a new two story single-family dwelling with basement and garage

TotalValuation \$357,053

Permit Type / *Relation: Firm:

BUILDING LC Construction & Remodeling LLC 7407 N Stockton Ave., Portland

MECHANICAL ,

PLUMBING ,

Elec. Furnace

Woodstove/Insert

Gas Fireplace

Deck

Tenant:

| Approval Type | Date Routed | Date Due | Date Approved | Approved By |
|---------------|-------------|----------|---------------|-------------|
| PLANNING | 02/07/07 | 02/17/07 | 04/16/07 | dc |

Zoning: R2; Residential 2
Floodzone C, Map 530160-0475bALL PORTIONS OF ALL BUILDINGS, INCLUDING EAVES, OVERHANGS, DECKS, AND PORCHES MUST MEET ALL SETBACKS
NO BUILDING OR STRUCTURE MAY BE LOCATED WITHIN ANY EASEMENT.

ADDITIONAL SETBACKS:

Setbacks from hammerheads and cul-de-sacs shall be 20 feet from the property line, or the edge of the public road right-of-way or the edge of a private road easement whichever is greater. Therefore, the setback off of Agate Lane (pvt) is 20 feet from the edge of the private road easement.

SITE VISITS BY PLANNING DEPARTMENT:

The Planning Department will conduct at least two site visits during construction. Each inspection may take up to four business days from the time of calling for the inspection. All inspections are to be arranged through the Building Division at 509-427-3922 or 509-427-3920.

CRITICAL AREAS:

The subject property is hereby determined to be a Class I Erosion Hazard Area and a Class II Landslide area under Skamania County Code, Title 21A. As such, all recommendations for development of the Crestview Short Plat (Eagle Peak Development) in the Geological Assessment report prepared by Carlson Geotechnical shall be followed. To view the complete Geological Assessment Report contact Skamania County Planning Department. It is the applicant/owner responsibility to ensure that all recommendations of the Geological Assessment Report are complied with.

The un-named seasonal stream is determined to be, and is hereby designated as a Class V stream under Skamania County Critical Area Ordinance. As such it is protected by a Skamania County Code, Title 21A, and has a 25-foot no-touch buffer measured using the horizontal distance from the Ordinary High Water Mark (OHWM) on both sides of the stream. ALL BUFFERS ARE UNDISTURBED BUFFERS AND MUST BE FREE OF ANY LOGGING, ROAD BUILDING, OR OTHER DEVELOPMENT ACTIVITIES, INCLUDING BUT NOT LIMITED TO VEGETATION REMOVAL, GRADING, MOWING, OR PLACEMENT OF STRUCTURES.

NOTICES:

The subject parcel is within or near designated agricultural lands, forest lands, or mineral resource lands on which a variety of commercial activities may occur that are not compatible with residential development.

If during excavation or development of a site or building project an area of archaeological significance is uncovered all development, all development activity shall be discontinued and the Director of Skamania County Planning Department shall be notified.

If the project involves ground disturbance of one or more acre, a National Pollutant Discharge Elimination System (NPDES) permit may be required from Washington State Department of Ecology. Contact Washington State Department of Ecology for permit information.

RECOMMENDATIONS:

Mitigation measures to enhance Mule and Black-tail deer habitat (ssee attached document)

HEALTH DEPT

W.A.V.E. in file

02/07/07 02/17/07 04/24/07 bs

MC# 2008169127
Page 23 of 67



SKAMANIA COUNTY HEALTH DEPARTMENT

Preserving, promoting, and protecting health in Clark and Skamania Counties.

FAX COVER SHEET

DATE:

3/26/07

TO:

Name/Office

Lamy

Phone/Fax

503-344-4350

FROM:

Betty

Skamania County Health Dept.
683 S.W. Rock Cr. Dr. • P.O. Box 162
Stevenson, WA 98648
Phone: (509) 427-3870 • 1-800-996-2528
Fax: (509) 427-3880

RE:

plan review fee for
107 4 agents PO. Washougal

COMMENTS:

T.D.

OF PAGES:

(including cover sheet)

CONFIDENTIAL INFORMATION: The following fax may contain confidential health information. This information is being disclosed to you from records in which confidentiality is protected by state and federal law. State law prohibits you from making any further disclosure without the *specific* written consent from the person or whom it pertains. A general authorization for release of medical information is not sufficient for this purpose.

MISDIRECTED FAX: If this fax transmission is received in error, please notify the sender immediately.

DESTRUCTION OF FAX: If you need to dispose of this fax after use, please shred it to protect the confidentiality.

SKAMANIA COUNTY OFFICE - PO Box 162 - 683 Rock Creek Drive
Stevenson, WA 98648

SKAMANIA COUNTY HEALTH DEPARTMENT

Administrative Office/
1601 E. 4th Plain Blvd.
Vancouver, WA 98661

MAILING
ADDRESS

(509) 427-3870

P.O. Box 162
Stevenson, WA 98648

133598

| | | |
|---|----------------------|--|
| NAME <i>Harry Cowleshaw</i> | PHONE | <input type="checkbox"/> CHECK <input type="checkbox"/> CASH <input type="checkbox"/> ROA |
| ADDRESS <i>1304 SE. Nixon Ave.</i> | DATE: <i>3/26/07</i> | |
| CITY, STATE <i>Milwaukee, OR 97222</i> | ZIP | |
| LOCATION ADDRESS | | |
| PROCESSED BY | | |
| PAYED BY | PHONE | |
| ADDRESS | | |
| CITY, STATE | ZIP | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

ALL FEES NON-REFUNDABLE

05-123

ENVIRONMENTAL HEALTH

| DESCRIPTION | CODE | FEE | DESCRIPTION | CODE | FEE | DESCRIPTION | CODE | FEE |
|-----------------------------------|------|-----|-----------------------------------|------|-----|-----------------------------|------|-----|
| SOLID WASTE PROGRAM | | | Alternative System Plan | 540 | | Verified Water | 520 | |
| Solid Waste Permit-Plan | 530 | | Large System Plan | 540 | | Verified Water/Septic | 520 | |
| SEWAGE DISPOSAL PROGRAM | | | Winter Evaluation | 540 | | Water Sample | 520 | |
| Site Evaluation Residential | 540 | | Preliminary Evaluation # Holes | 540 | | Nitrate Sample | 520 | |
| Site Evaluation Non-Residential | 540 | | LAND DEVELOPMENT | | | WAVE | 520 | |
| Site Evaluation Large System | 540 | | Subdivision - Sewer | 540 | | Water System Plan Review | 520 | |
| Permit Residential | 540 | | Subdivision - Septic # Lots | 540 | | FOOD PERMITS | | |
| Permit Non-residential | 540 | | Subdivision - Modification # Lots | 540 | | Restaurant Permit | 560 | |
| Permit Large System | 540 | | Short plat - Sewer | 540 | | Grocery Permit | 560 | |
| Void Permit | 540 | | Short plat - Septic | 540 | | Tavern Permit | 580 | |
| Sewage Permit Renewal | 540 | | Privy/Compost Toilet Permit | 540 | | Plan Review | 580 | |
| Verification Permit | 540 | | Designer Test | 540 | | Food Handler Cards | 580 | |
| Hardship Permit | 540 | | Installer License | 540 | | Food Handler Group Testing | 580 | |
| Voluntary Replace Residential | 540 | | Pumper License | 540 | | Temporary Food Permit | 580 | |
| Voluntary Replace Non-Residential | 540 | | Designer License | 540 | | Miscellaneous Food | 580 | |
| Voluntary Replace Large System | 540 | | Installer Test | 540 | | MOBILE HOME/CHARTERS | | |
| Repair Residential | 540 | | Pumper Test | 540 | | | 580 | |
| Repair Non-Residential | 540 | | Designer License | 540 | | SCHOOLS | | |
| Health Authority Septic | 540 | | Mandatory Maintenance # Lots | 540 | | School Plan Review | 580 | |
| Health Authority Septic/Water | 540 | | WATER PROGRAM | | | School Permit | 580 | |
| Stand Plan | 540 | | Swimming Pool Permit | 580 | | RIBBIES | | |
| Alt. Plan | 540 | 378 | Pool/Spa Plan Review | 580 | | | | |
| Miss Sewage | 540 | | Spa Permit | 580 | | | | |

LABORATORY SERVICES 730

| DESCRIPTION | CODE | FEE | DESCRIPTION | CODE | FEE | DESCRIPTION | CODE | FEE |
|---|------|-----|---------------------------------|------|-----|-------------|------|-----|
| Culture, Water Total & Focal Coliform (MPN) | | | Cult. Sanit. Surv. (High dilut) | | | Nitrate-N | | |
| Culture, Water total Coliform | | | Culture, Pseudomonas | | | Nitrate-N | | |
| | | | Plate Count, Swim Pools | | | | | |
| | | | Plate Count, Rest Areas test | | | | | |

03/26/2007 15:18

5094273888

SKAMANIA CO HEALTH

PAGE 03/04

SALES DRAFT
MAIL/PHONE

SKAMANIA CITY HEALTH DEP
603 SW ROCK CREEK DR
STEVENSON WA 98648

MERCHANT # : 34269348644
TERMINAL ID : 80000001

ACCOUNT # : 410931004555405 * VI
BATCH : 19
DATE : 03/26/07
AUTH CODE : 001367
EXP DATE : 01/18
TIME : 15:18
TRN # : 133598

AUS CODE : V - EXACT MATCH
CARD RESPONSE : M

REF # : 001

AMOUNT : \$378.00

I AGREE TO PAY ABOVE TOTAL AMOUNT
ACCORDING TO CARD ISSUER AGREEMENT
(MERCHANT AGREEMENT IF CREDIT VOUCHER)

by phone

THANK YOU

*** MERCHANT COPY ***



Skamania County Health Department

683 SW Rock Creek Drive

PO Box 162

Stevenson, WA 98648

(509) 427-3870 - 1-800-996-2526

THIS PERMIT MUST BE
POSTED ON THE JOB SITE
BEFORE WORK IS STARTED.

PERMIT

INDIVIDUAL SEWAGE DISPOSAL SYSTEM

DATE March 26, 2007
Permit Good Until 8/26/2011

OWNER: Larry Cowlshaw

MAILING ADDRESS: 7407 N Stockton Ave Portland, OR 97203

ADDRESS OF THIS SEWAGE SYSTEM: Lot 4 Agate Road
1-5-5-0-0-0700

PERMISSION IS HEREBY GRANTED TO INSTALL AN INDIVIDUAL SEWAGE DISPOSAL SYSTEM AT THIS SITE. TO BE APPROVED, THE FOLLOWING REQUIREMENTS ARE TO BE INCLUDED AND THE SYSTEM MUST BE INSTALLED IN ACCORDANCE WITH REGULATIONS. THE DISPOSAL SYSTEM MUST BE LOCATED IN THE SPECIFICALLY APPROVED AREA. THE FOLLOWING ARE THE APPROVED MINIMUM DESIGN REQUIREMENTS:

BEDROOMS 4
No garbage disposal

SEPTIC TANK PER PLAN GAL. CAPACITY
(Add 50% to tank capacity for garbage grinders)

DISTRIBUTION BOXES PER PLAN

ID # 05-123

DISPOSAL FIELD PER PLAN LINES

PER PLAN FEET COMBINED LENGTH

NATIVE ROUND ROCK (WASHED) PER PLAN UNDER PIPE

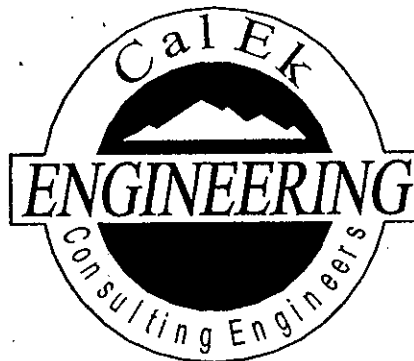
OTHER PER Cal Ek

PLAN APPROVED

3/26/07

BY Bruce Scheraga, RS
PUBLIC HEALTH SANITARIAN

A SEPTIC SYSTEM PERMIT DOES NOT ENSURE ALL OTHER COUNTY REQUIREMENTS ARE MET. IT IS RECOMMENDED THAT APPROPRIATE AGENCIES ARE CONTACTED. (I.E. PLANNING, PUBLIC WORKS, BUILDING DEPARTMENT.)



P.O. Box 3097
Battle Ground, WA. 98604

(360) 687-7668
(360) 687-7669 FAX

Toll Free (877) 391-2850
E-Mail calek@qwest.net

GRAVELLESS PRESSURE DISTRIBUTION SEPTIC SYSTEM DESIGN

For Larry Cowlshaw

At Lot 4; Agate Road; Washougal, WA

Property owner: Larry Cowlshaw
7407 N. Stockton Ave.
Portland, OR 97203
(503) 539-5283

Project Designer: Nathan Ek

Reference Documents: Sewage Disposal Permit (ID#: 05-123)

Daily Load: 4 bedroom house = 480 GPD - OK NO GARBAGE DISPOSAL.

Septic tank size required: 1250 Gallons (minimum)

Trench area required: 256.25 Ft. x 3 ft. wide (4 trenches).

Design soil loading rate: 0.62 Gallons per day / Sq. Ft. (after gravelless reduction)

Date: 12/20/2006

TABLE OF CONTENTS

- I. MATERIAL REQUIREMENTS
- II. ALTERNATE DRAINFIELD AREA
- III. SITE PREPARATION AND CONSTRUCTION REQUIREMENTS
- IV. OPERATION AND MAINTENANCE INSTRUCTIONS
- V. PERFORMANCE MONITORING
- VI. APPENDIX

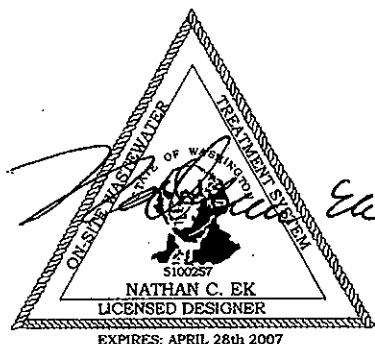
CONDITIONS OF APPROVAL

1. Designer inspection and certification.
2. Pressure Testing.
3. Sieve sample required before installation.
4. Mandatory maintenance required: system inspection, pumping if needed, required at least once every year.
5. Skamania Co. Health Dept reserves the right to enter and inspect for monitoring purposes.

Approval Date: 3/26/07

Signature: Bruce Saterbury, MS

Skamania County Health Dept.
683 S.W. Rock Cr. Dr. • P. O. Box 162
Stevenson, WA 98648
Phone: (509) 427-3870 • 1-800-996-2526
Fax: (509) 427-3880



12.20.06

DC # 2008169127
Page 28 of 67

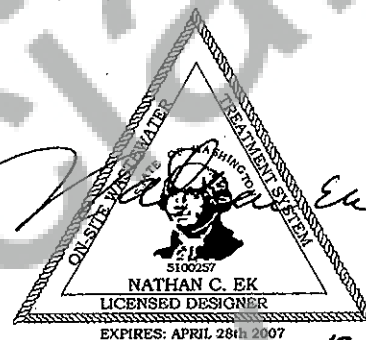
I. MATERIAL REQUIREMENTS

- A. Soil pipe to septic tank:** 3-inch ABS soil pipe with minimum slope of $\frac{1}{4}$ " per foot. No bends greater than 45 degrees. Provide cleanouts per code.
- B. Septic Tank:** Two-compartment, 1250 gallon septic tank to include access covers at each compartment, with riser rings to above grade.
- C. Filter Screen:** Minimum $\frac{1}{8}$ inch mesh filter screen cartridge to be installed in the outlet baffle tee of the second compartment of the septic tank (Zabel model A1800 or equal). See tank drawing.
- D. Dosing Tank:** Single compartment, 1000 gallon chamber. Tank to include pump access cover with riser rings to above grade. See separate drawing.

- E. Effluent Pump:** Liberty model 250 was selected due to its ability to discharge 23.6 GPM at pressure head of 3.71 Ft. Suggested source: National Water Works (800) 922-4049. Head losses are as follows:

| Section | Head Loss |
|-------------------|-----------|
| Transport pipe | 1.18 |
| Elbows | 1.70 |
| Manifold pipe | -0.39 |
| Lateral pipe | 0.23 |
| Residual pressure | 2.00 |
| Elevation | -1.00 |
| Other losses | 0.00 |
| Totals | 3.71 |

DESIGNER TO
VERIFY &
FINAL
INSPECTION.



12.20.06

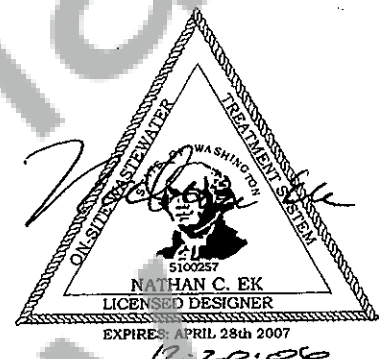
- DOSES
- DAY.*
- F. Pump controls:** Liquid level float controls with mercury switch (no control panel necessary). 240 gallons per dose (11.8 inches drawdown in 1000 gallon tank). See tank drawing.
- G. Monitor and Alarm.** A warning light w/ audible alarm shall indicate that the liquid level in dose tank exceeds the normal level. Use Tank-Alert or equal with mercury float switch.
- H. Transport pipe:** 1.25 inch Class 200 PVC pipe, length approximately 25 feet.
- I. Manifold:** 1.25 inch Class 200 PVC pipe, 8 ft. long sections.
- J. Flow control valves:** 1.25 inch PVC ball valves to be installed at the locations shown on the piping drawing. (4 total)
- K. Distribution pipe (laterals):** 1.25 inch Class 200 PVC pipe. $\frac{3}{16}$ " orifice holes to be drilled 75" O.C., facing upward, except 1st orifice is to be facing downward to a splash block.
- L. Trench covers:** 41 Infiltrator (R) units shall be used, 34" wide, 12" high, and 75" long shall be used, with two end-plates per trench.
- M. Observation ports:** 4" ABS observation ports required over last orifice in each line. Secure by screwing a 4" internal coupler to the chamber at the location of the knock-out hole. Then slide the 4" ABS riser to the internal coupler and secure with glue.
- N. Soil:** The soil used to cap the drainfield can be any local material with less than 10% organic material, preferably with low clay content.

II. ALTERNATE DRAINFIELD AREA.

The area immediately adjacent to the described drainfield shall be reserved as a potential expansion area in the event the first drainfield fails to perform. The soil profile is expected to be the same as in the area of the proposed drainfield.

III. SITE PREPARATION AND CONSTRUCTION REQUIREMENTS

- A. Equipment.** Conventional rubber-tired backhoe equipment may be used for installation.
1. Trench and lay the transport pipe to the edge of the drainfield in the specified location, as shown on the design print. Keep the pipe at least 12 inches below ground level between the pumping chamber and the drainfield, to avoid freezing.
 2. Backfill and compact the area around the pipe.
 3. Remove vegetation in the drainfield area by mowing, brush cutting, or tree removal to groundline.
 4. Extend the effluent transport line to the manifold as shown on the design print.
 5. Mark the area for installing the trenches.
 6. Form the trenches with the backhoe, keeping them level to within +/- 1/2 inch at the bottom.
 7. Place the aggregate into the trenches. Level to the depth of the distribution laterals.
 8. Install the distribution system piping as shown on design drawing, including the trench covers. Connect the manifold to the incoming effluent transport pipe. Install laterals as level as possible.
 9. Pressure test the distribution laterals for uniformity of flow. Check for leaks, repair as necessary.
 10. Place cover soil over the trenches. The soil should be planted with grass or other ground cover to help control erosion.
- C. Inspections.** Inspections must be made at the following points in the construction of the pressure distribution septic system:
1. If designer hasn't staked site, a pre-installation meeting is required between the designer and the contractor / installer.
 2. When the site is trenched and plumbed, and the tanks are installed & fitted with piping and pump. At this time, a pressure test must be made. Water must be available to the dosing tank for the test.
 3. When the controls and alarms are in place.
 4. When the system is covered.
(Inspections for Items 3 and 4 may be combined.)



When an inspection is needed, please call the designer first at 687-7668. After an on-site inspection, the designer or contractor will notify the Health District that an inspection is needed. The engineer's inspections protect the owner's investment, and the Health District inspections protect the public health.

IV. OPERATION AND MAINTENANCE.

The following shall be inspected at 6 months, then at yearly intervals after the system is put into use.

- A.** Drainfield lateral maintenance and repairs can be facilitated by accurate and readily accessible as-built plans of the system. The burial of a ferrous metal object near the terminal end of each lateral will allow plastic pipe to be readily located with the use of a metal detector. Confirm that residual pressure at distal ends matches that recorded in as-built. Measure for equal flows in each lateral (hose and bucket technique). Clean laterals and orifices as necessary.

- B.** Evaluate drainfield area for indications of surfacing effluent, appropriate vegetation, absence of heavy traffic, inappropriate building, impervious surfaces, and abnormal settling or corrosion.

V. APPENDIX

- A.** Instruction sheets for installation of pressurized gravelless chamber system.
- B.** A drawing showing septic tank outlet filter detail, requirements of the pump chamber, pump installation, and controls.
- C.** Design drawing showing the schematic of the pressure distribution piping system and a cross-section of the drainfield.
- D.** Design drawing showing the overall layout and elevations of the on-site sewage treatment and disposal system.



Septic Installation Instructions for Infiltrator® Pressure Distribution Systems.

Before You Begin...

Materials and Equipment Needed.

- 1-1/2" Pressure Pipe
- 2" Drywall Screws
- Backhoe/Bulldozer*
- Cleanout Assembly*
- Closed End Plates
- Hole Saw/Router Bit
- Infiltrator® Chambers
- Laser, Transit, Level
- Pipe Glue
- Pipe Hangers/Nylon Straps
- Rake
- Screw Gun
- Shovel
- Splash Plates/
- Paving Blocks
- Tape Measure

* Optional

These guidelines must be followed when using construction machinery on an Infiltrator pressure distribution installation site:

- The chambers require a 12" minimum of compacted cover to support an AASHTO H-10 load rating of 16,000 lbs./axle in all soils except sand.
- Only drive across the trenches when necessary. Never drive down the length of them.

This document is designed to provide septic installation information for Infiltrator chambers in pressure distribution applications. These systems may only be installed according to state and local regulations. If unsure of the installation requirements for a particular site, contact your state and local regulators.

In these instructions, the pipe is placed close to the chamber dome for improved distribution. However, the pipe may also rest on the trench

bottom for easy installation. Call 1-800-221-4436 for installation information or technical support.

Like conventional systems, the soil and site conditions must be approved for installation. Be sure that a thorough site evaluation has been conducted to determine the proper sizing and siting of the system before proceeding with the installation.

Requirements for Excavating and Preparing the Site.

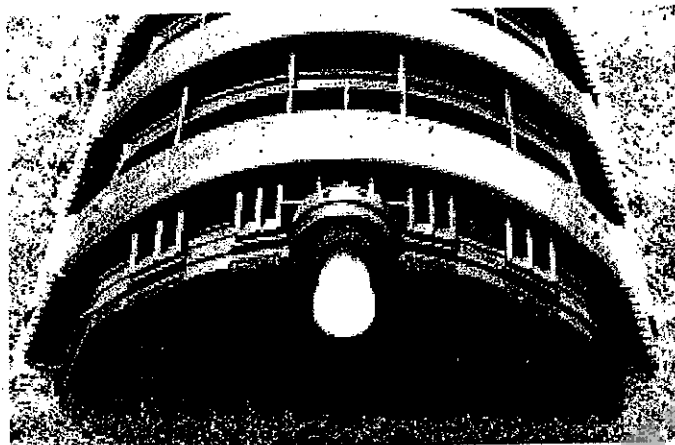
1. Stake out the location of all trenches. Set the elevations of the tank, piping, and trench bottom.
2. Install sedimentation and erosion control measures. Temporary drainage swales/berms may be installed to protect the site during rainfall events.
3. Excavate and level the trenches with the proper separation. Remove any debris from the trench walls.
4. Rake the bottom and sides if smearing has occurred while excavating. Remove any large stones and other debris. Do not use the teeth of the bucket to rake the trench bottom. Verify that trenches are level.

NOTE: As is the case with conventional systems, do not install the system in wet conditions or if the soil is too moist which will cause machinery to smear the soil.

Note: Raking to eliminate smearing is not necessary in sandy soils. In fine textured soils (silts and clays), avoid walking in the trench to prevent compacting and loss of soil structure

Requirements for Installing the System

1. Drill the appropriately-sized hole through the end plate using a hole saw or router bit. Closed end plates are used at both ends of the trench.
2. Determine the orifice diameter and spacing from the designed plan. Drill holes in the pressure distribution pipe facing upward. If specified, drill one downward hole, at the end of the pipe, so the pipe will drain after each dosing cycle.
3. Run the distribution pipe through the end plate. Verify that the holes are facing in the correct direction.



Run the distribution pipe through the end plate and Secure the pipe to the top of the chamber with a plastic pipe hanger or nylon strap.

4. Place the first Infiltrator chamber over the pipe.
5. Secure the end plate to the chamber by inserting the tabs on the end plate into the slots on the flange of the chamber. Hold the plate in place and firmly tap it until it snaps into the locked position.
6. Insert 2" screws on either side of the inlet opening on the chamber flange to secure the connection.
7. Secure the pressure distribution pipe to the top of the end of the chamber with a plastic pipe hanger or nylon strap. This is done by sliding the strap up through one of the holes in the top of the inlet flange, down through the other hole, and cinching the two ends around the pipe.
8. Lift and place the next chamber onto the previous one at a 45° angle. Line up the hook on the center end and lower it to the ground, engaging the interlocks.
9. Secure the pressure distribution pipe to the top of this chamber as in Step 1.
10. Continue interlocking the chambers and connecting lateral pipe until the trench is completed.
11. Cap the pipe just before the end of the last chamber and attach the end plate to the unit.

NOTE: If cleanout extensions are required, cut a hole in the end plate through which the pipe will extend. Add a 90° elbow to the pipe so it reaches the soil's surface.

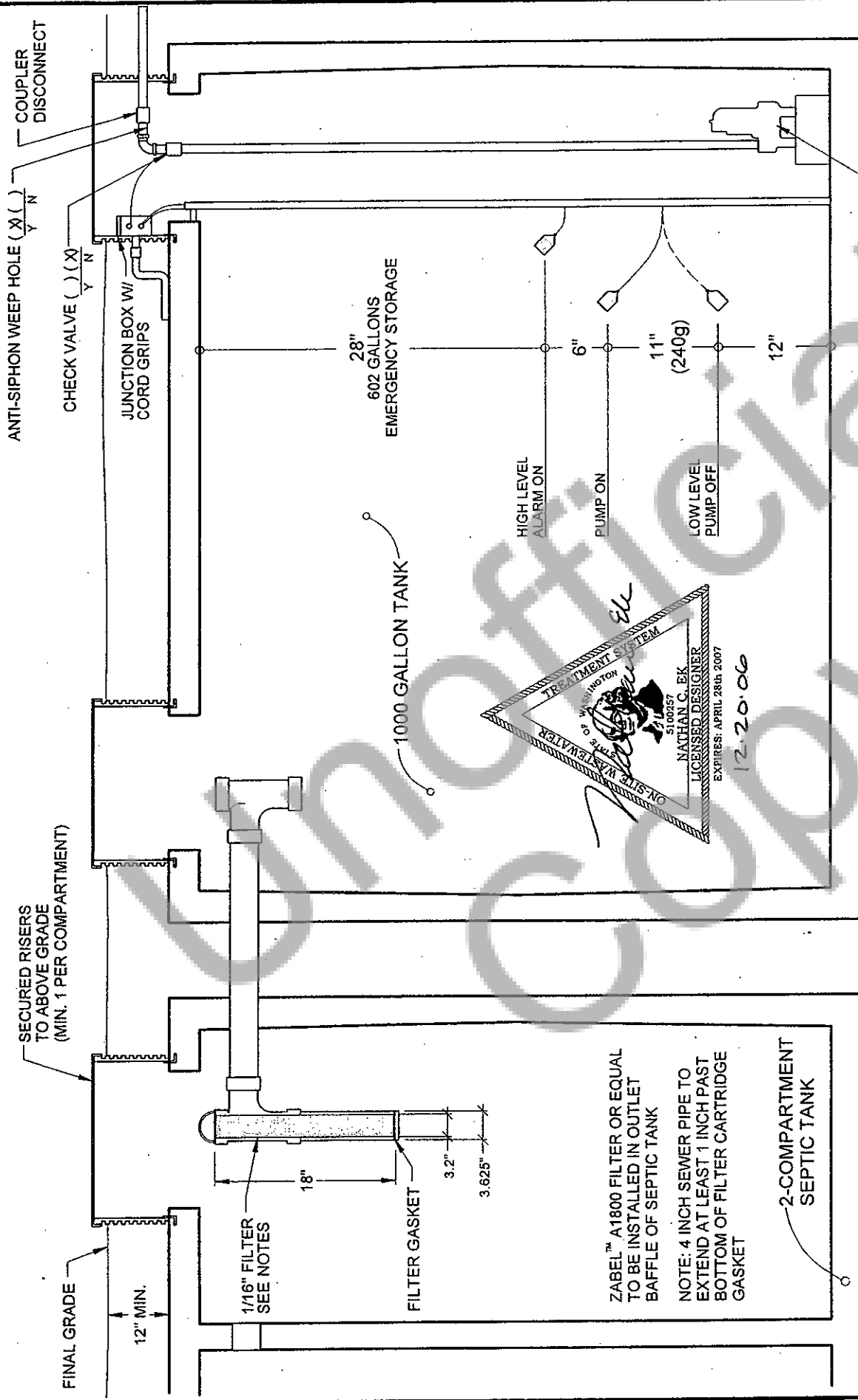
Requirements for Covering the System.

Before backfilling, the system must be inspected by a health official or by such other official as state and local law may require.

1. Fill the sidewall area with fill material. Be sure the fill covers the louvers.
2. Pack down the fill by walking along the edges of the chambers. This step is important in assuring correct structural support. In wet or clay soil, do not walk in the sidewalls.
3. Backfill the system by pushing the cover onto the units. Keep a minimum of 12" of compacted cover over the chambers before driving across the system.

NOTE: Do not drive across the system while backfilling in sand, since sand does not give adequate support.

1. It is best to mound several extra inches of soil over the finished grade to allow for settling and to ensure that runoff water is diverted away from the system. The site should also be seeded or sodded to prevent erosion.



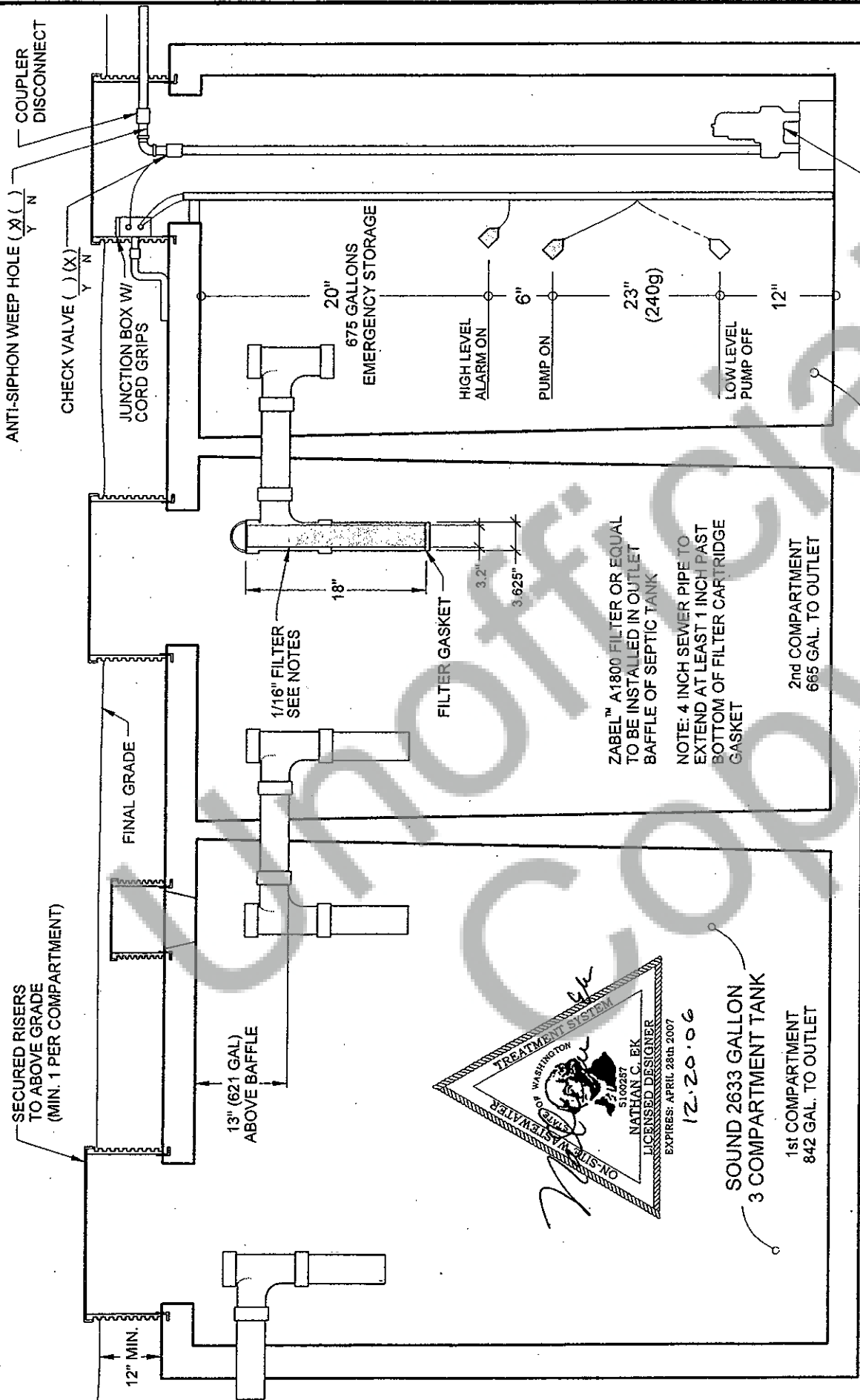
3/26/07
OK

WIRING NOTES:
SEPARATE CONTROL PANEL NOT REQUIRED WITH FLOAT SWITCH CONNECTIONS TO TAKE PLACE IN WATER-TIGHT JUNCTION BOX WHICH ALLOWS FOR ADD-ON OF RUN TIME METER
REMOTE DIGITAL DOSE COUNTER MAY BE ADDED IN CASE OF FUTURE REPAIR.

DETAIL DRAWING SHOWING
SEPTIC & DOSE TANK INSTALLATION
LARRY COWLISHAW; LOT 4 AGATE RD.

CAL EK ENGINEERING, INC.
P.O. BOX 3097, BATTLE GROUND, WA 98604
(360) 687-7668 (360) 687-7669 fax

| | |
|----------|----------|
| REVISED: | 11/24/06 |
| DRN BY: | NCE |
| DWG # | 000253 |

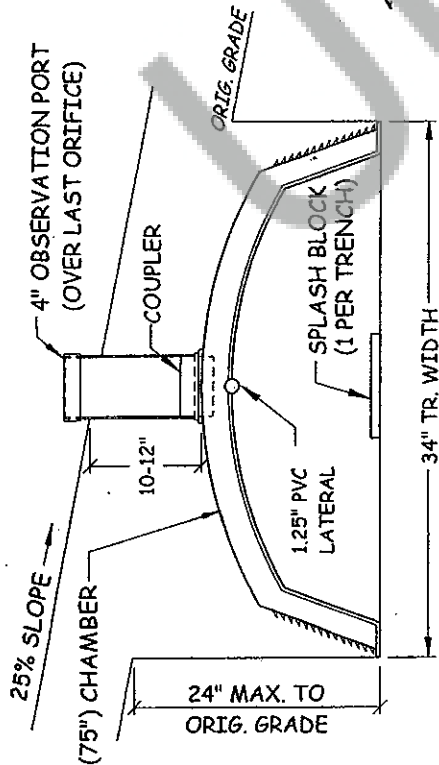


TANK OPTION "B"

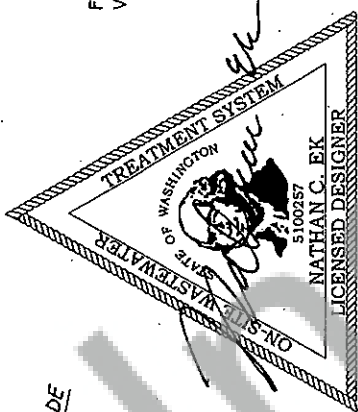
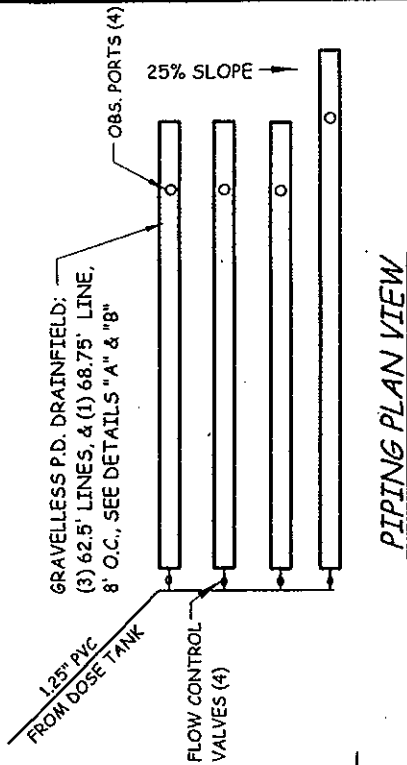
TANK DRAWING SHOWING OPTION OF
THREE COMPARTMENT SEPTIC / DOSE COMBO
LARRY COWLISHAW; LOT 4, AGATE RD.

CALEK ENGINEERING, INC.
P.O. BOX 3097, BATTLE GROUND, WA 98604
(360) 687-7668 (360) 687-7669 fax
SUPPLIER: SOUND REDI-MIX (800) 891-8922

SCALE: NONE
REVISED: 1/23/01
DRN BY: NCE
DWG #: 010124

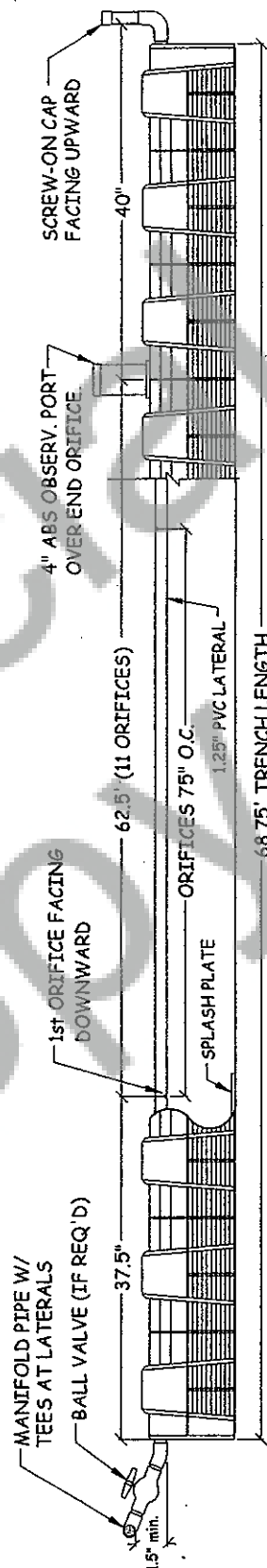
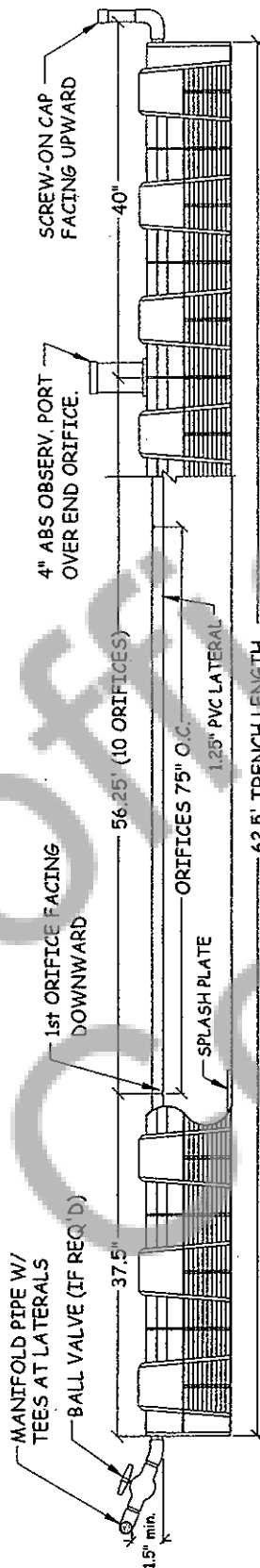


TRENCH CROSS SECTION



12.20.06

Skamania County Health Dept.
683 S.W. Rock Cr. Dr. • P. O. Box 162
Stevenson, WA 98648
Phone: (509) 427-3870 • 1-800-996-2526
Fax: (509) 427-0880



3/26/07 OK
BS

PIPING SCHEMATIC OF EFFLUENT TREATMENT
AND DISPOSAL SYSTEM FOR
LARRY COWLISHAW; LOT 4, AGATE RD.

CAL EK ENGINEERING, INC.
P.O. BOX 3097, BATTLE GROUND, WA 98604
(360) 687-7668 (360) 687-7669 fax

ID.# 05-123
DATE: 12/20/06
DRN BY: NCE
DWG # 061222

CALCULATIONS FOR PRESSURE DISTRIBUTION SEWAGE TREATMENT & DISPOSAL

Cal Ek Engineering

Job Name Larry Cowlshaw
System Site address Lot 4; Agate Road
City, State Washougal, WA

Date 12/20/2006
Septic I.D. number 05-123

House size 4 Bedroom
Design daily load 480 Gal / day
Septic tank size 1250 Gallons
Dose tank size 1000 Gallons
Design soil loading rate 0.62 gpd/sf
Drainfield lineal footage 256.25 Feet
of drainfield laterals 4
Transport pipe size 1.25 Inch
Transport pipe length 25 Feet
Number of elbows 2
Manifold pipe size 1.25 Inch
Manifold pipe length 8 Feet
Lateral pipe size 1.25 Inch
Lateral pipe length 62.5 Feet
Orifice diameter 3/16"
Number / lateral 10 Orifices
Orifice spacing 75 Inches
Total # of orifices 41 Orifices
Residual Head 2 Feet
Orifice Flow 0.59 Gal / Min.
Lateral Flow 5.9 Gal / Min.

Dose Frequency 2 Per day
Dose Volume 240 Gal / dose
% tr. pipe draining to d.f. 100 Percent
Min dose (7 times rule) 44.827 Gallons
Approx. tank drawdown 11.8 Inches
Drainfield slope 25 Percent
Elevation to drainfield -1 Feet
of ball valves req'd 4

Head Loss Equation

$$\text{Head Loss} = (L) \times (Q / K)^{1.85}$$

Where: L = Length (ft)
Q = Flow (gpm)
K = K-Factor (pipe)

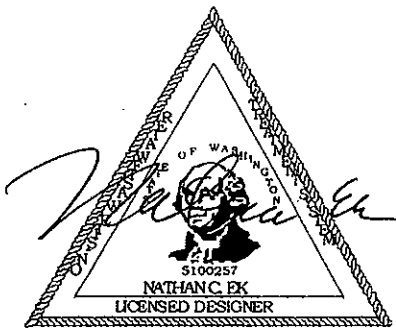
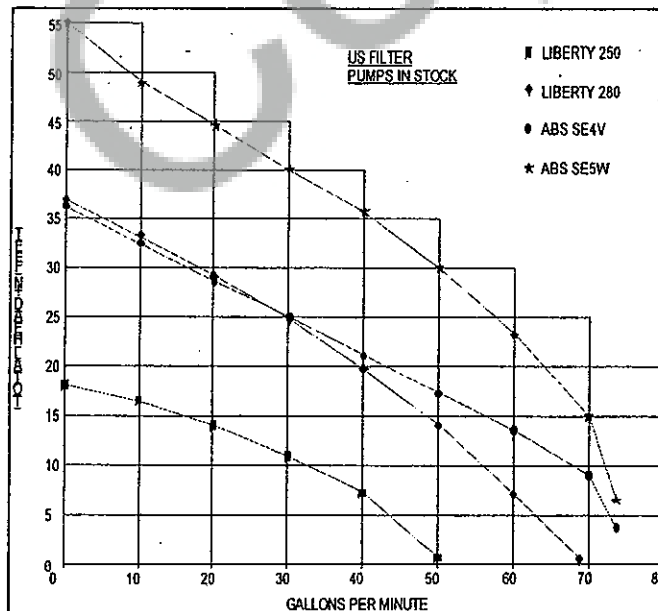
| Section | Pipe Dia. | K-Factor | Gal / ft. |
|-----------|-----------|----------|-----------|
| Transport | 1.25 | 122.9 | .092 |
| Manifold | 1.25 | 122.9 | .092 |
| Lateral | 1.25 | 122.9 | .092 |

Head Loss Calculations

| Section | Head Loss |
|----------------|-----------|
| Transport pipe | 1.18 ft. |
| Elbows | 1.70 ft. |
| Manifold pipe | -0.39 ft. |
| Lateral pipe | 0.23 ft. |
| Residual Head | 2.00 ft. |
| Elevation | -1.00 ft. |
| Other losses | 0.00 ft. |
| Totals | 3.71 ft. |

Pump Selection

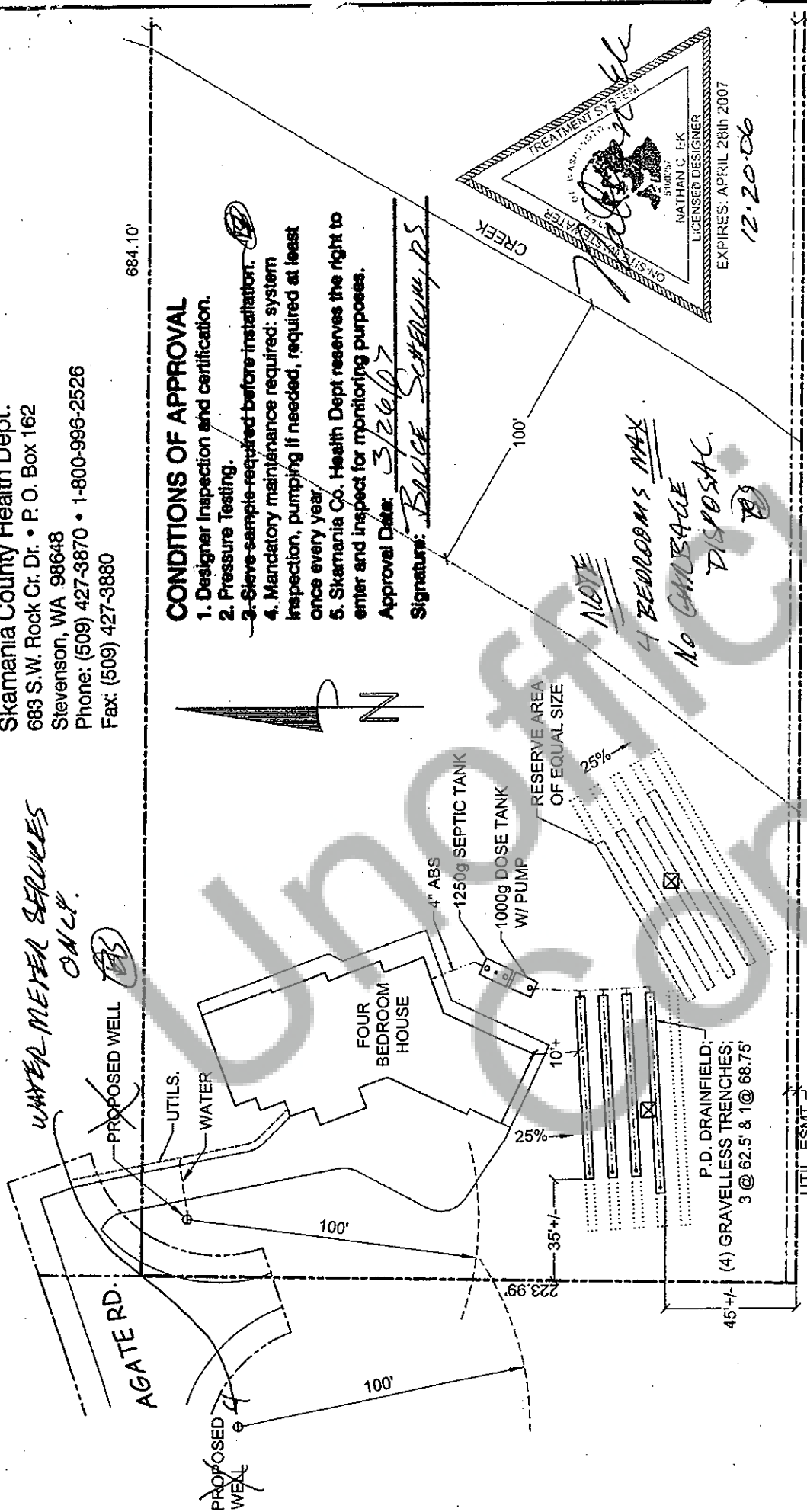
Liberty model 250 capable of
23.6 gpm at 3.71 ft.



12.20.06

Skamania County Health Dept.
683 S.W. Rock Cr. Dr. • P.O. Box 162
Stevenson, WA 98648
Phone: (509) 427-3870 • 1-800-996-2526
Fax: (509) 427-3880

WATER MEYER SERVICES
ONLY.

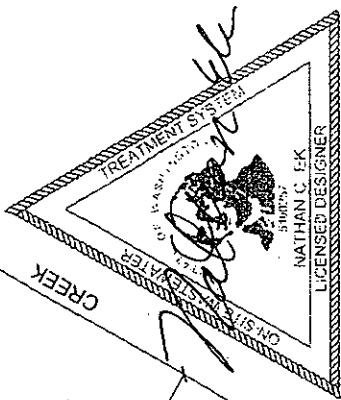


CONDITIONS OF APPROVAL

1. Designer inspection and certification.
2. Pressure Testing.
3. Stove sample required before installation.
4. Mandatory maintenance required: system inspection, pumping if needed, required at least once every year.
5. Skamania Co. Health Dept reserves the right to enter and inspect for monitoring purposes.

Approval Date: 3/26/07

Signature: BRUCE SCHERUM, P.E.



12.20.06

NOTE
4 BEDROOMS MAX.
NO GARBAGE DISPOSAL.



ONSITE SEWAGE TREATMENT DESIGN FOR:
LARRY COWLISHAW,
LOT 4 AGATE RD., WASHOUGAL, WA.

CAL EK ENGINEERING, INC.
P.O. BOX 3097, BATTLE GROUND, WA 98604
(360) 687-7668 (360) 687-7669 fax

ID# 05-123 DATE 12/19/06
DRN BY: DMR DWG # 0612119



Skamania County
**Department of Planning and
Community Development**

Skamania County Courthouse Annex
Post Office Box 790
Stevenson, Washington 98648
509 427-3900 FAX: 509 427-3907

April 2, 2007

Brenda Lex
3305 NE 62nd Avenue
Portland, OR 97213

Re: Building Permit Application File No. 27-07 for Tax Lot # 01-05-05-0-0-1106-00

Dear Ms. Lex:

On March 14, 2007, Nikki Hollatz and myself completed a site visit to the subject property to confirm the location of the home as shown on the most recent site plan. The first problem appeared to be that the stakes were labeled incorrectly and/or that they were placed inaccurately. For example, the purported geo-tech boundary stakes were labeled "Pt of GND BRK for Septic". In order for us to accurately evaluate the setbacks, the stakes need to be placed by a surveyor and they need to be labeled correctly as "geo-tech boundary". We need a signed and stamped letter from a surveyor stating that he has placed the stakes on the geo-tech boundary and describing the type of stakes that he has placed.

Once the proper geo-tech stakes have been set, we will be able to determine if the staked home site is in compliance with the geo-tech report. In addition, the setback for the rear of the home appears to be 10-13 feet and it is required to be 20 feet, which includes, decks, stairs and eave overhangs. As such, the home needs to be moved further north. There appears to be enough room to locate this house design north and still meet the geotech setbacks from the bluff area, but we will not know until the geo-tech line is staked.

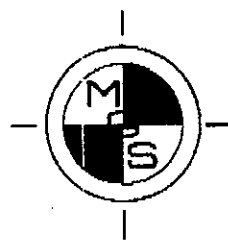
Prior to the Planning Department signing off on the Building Permit the staking shall be labeled correctly and accurately placed by a surveyor and the house location shall be moved to meet the rear setback of 20 feet. Once these conditions have been met, you can contact the Building Department and they will inform us that we should then complete a site visit to confirm that you have met all the conditions.

Please call if you have any questions.

Sincerely,

Mark J. Mazeski
Senior Planner

cc: LC Construction & Remodeling, LLC
Skamania County Building Division



MINISTER-GLAESER SURVEYING INC.

(360) 694-3313
FAX (360) 694-8410
2200 E. EVERGREEN
VANCOUVER, WA 98661

LC Construction and Remodeling

Fax # 503-344-4350
13084 SE Nixon Ave
Milwaukie OR 97222
Attn: Larry Cowlshaw

May 01, 2007

Invoice # 43176

Billing for: to 4/24/2007

Client ID LC CONS 07-071C

RE: TIN, R5E, Section 5
MISC

Previous balance

\$1,710.00

Professional Services

Calculated and set staking diagram. Set building corners, topo of bank, set backs. Prepared letter for surveying authorization to County.

Lot 4 "Crest View"

Total for professional services rendered

\$1,140.00

Balance due

\$2,850.00

Billing Summary

| | |
|---------------------------------------|------------------------|
| Total for services rendered | \$1,140.00 |
| Total expenses | \$0.00 |
| Total interest and finance charges | \$0.00 |
| Total payments and other transactions | \$0.00 |
| Total previous balance | \$1,710.00 <i>PRMO</i> |
| Balance Due | \$2,850.00 |

ED

From: Larry Cowlshaw <rick_lrc@yahoo.com>

To: lexfrisby@aol.com

Subject: Re: Letter from Skamania County RE Permit

Date: Wed, 4 Apr 2007 8:29 am

Brenda,

Can you give me a call at 503-539-5283?

Larry

--- lexfrisby@aol.com wrote:

> They are saying the stakes are labeled incorrectly
> and misplaced.
> thanks
> Brenda
>

> AOL now offers free email to everyone. Find out
> more about what's free from AOL at AOL.com.
>

Finding fabulous fares is fun.

Let Yahoo! FareChase search your favorite travel sites to find flight and hotel bargains.

<http://farechase.yahoo.com/promo-generic-14795097>

DOC # 2008169127
Page 40 of 67

Skamania County RECEIPT

| | | | | | | |
|-----------|---------|---------------|------------|------------|-----------|-------|
| RecordNo: | RcvdBy: | DateReceived: | ReceiptNo: | Date Paid: | AppNo: | 4412 |
| 4834 | tm | 04/24/07 | | | PermitNo: | 27-07 |

Street: 342 Agate Lane

☐ Refund

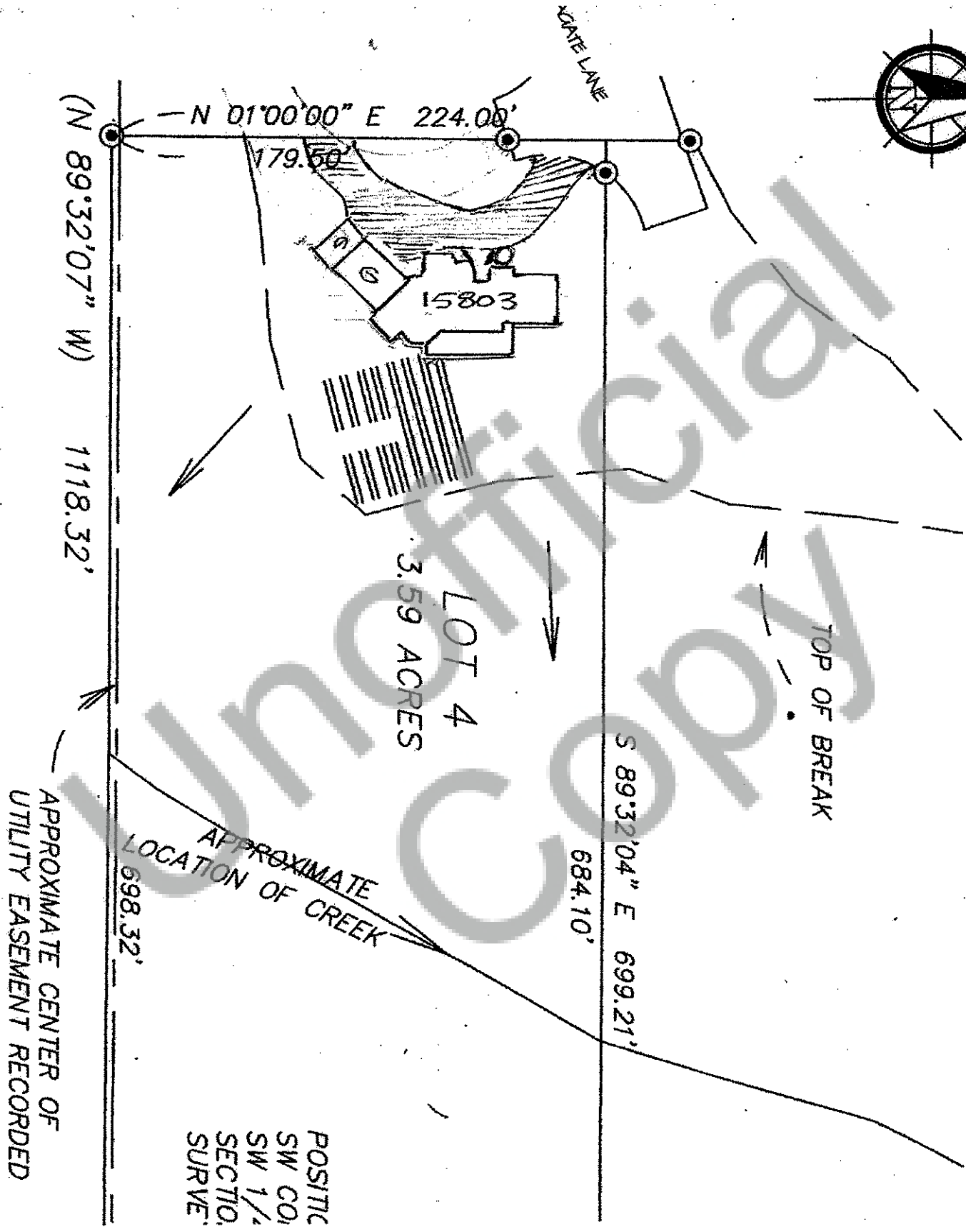
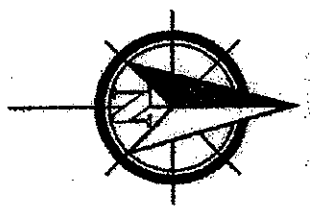
| Account No | Account Name | Amount |
|--------------|---------------------|------------|
| 322.10.00.00 | BUILDING PERMITS | \$3,867.86 |
| 386.00.08.00 | STATE BLDG CODE FEE | \$4.50 |

| Item | Fee | PlanRev | Schg | This Line |
|------------|------------|------------|--------|------------|
| BUILDING | \$2,438.55 | \$1,085.06 | \$4.50 | \$3,528.11 |
| MECHANICAL | \$149.25 | \$0.00 | \$0.00 | \$149.25 |
| PLUMBING | \$195.00 | \$0.00 | \$0.00 | \$195.00 |

| | | | | | | |
|-----------------|----------|--------------|------------|------------|-------------|------------|
| WrittenBy: | CheckNo: | BankNo: | CheckDate: | CheckAmt: | Rcpt Total: | \$3,872.36 |
| Larry Cowlishaw | 2935 | 96-7416/3232 | 04/24/07 | \$3,872.36 | Amt Rcvd: | \$3,872.36 |
| | | | | \$0.00 | | |

Note: Permit fee to construct a new single family dwelling

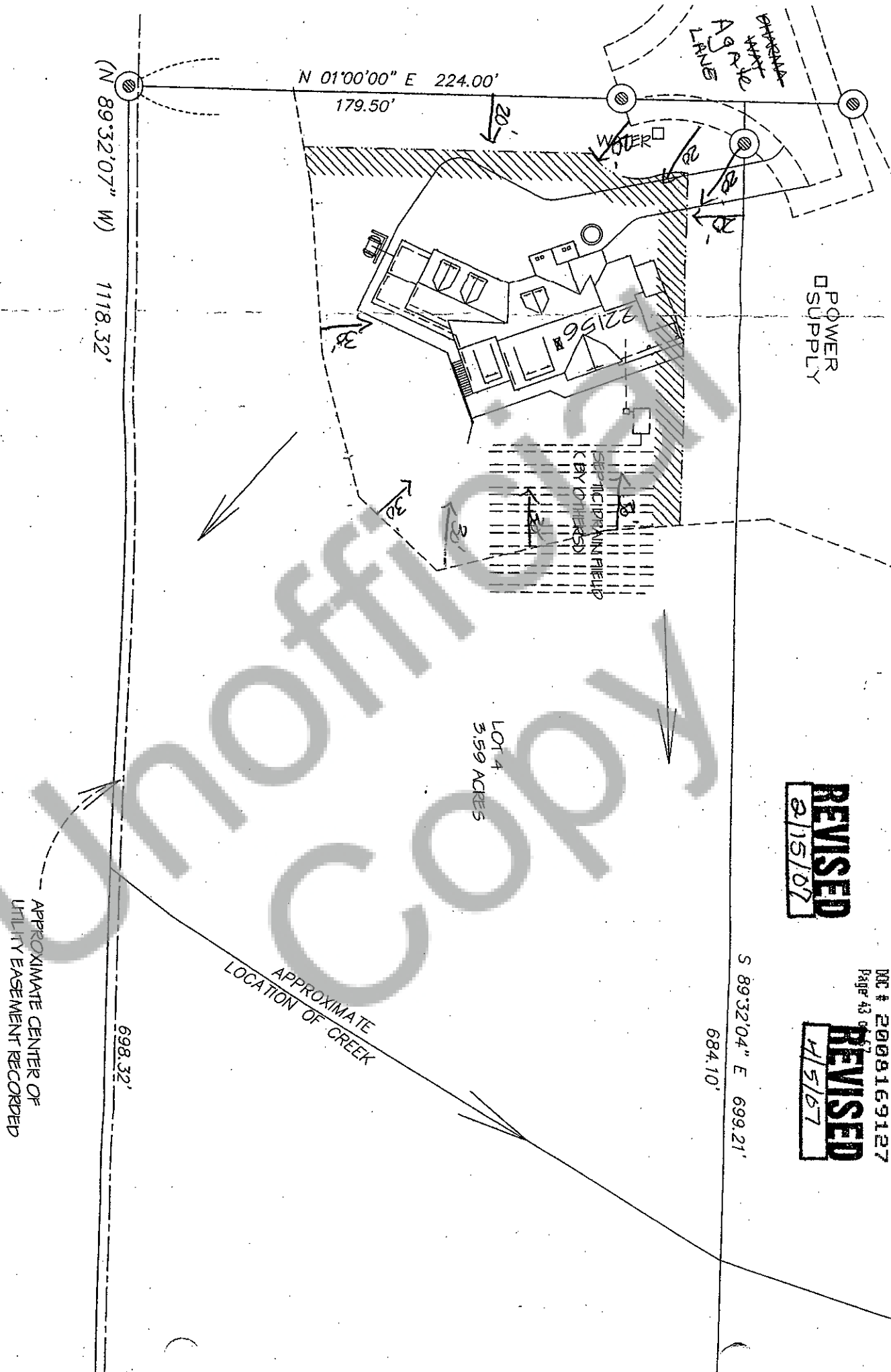
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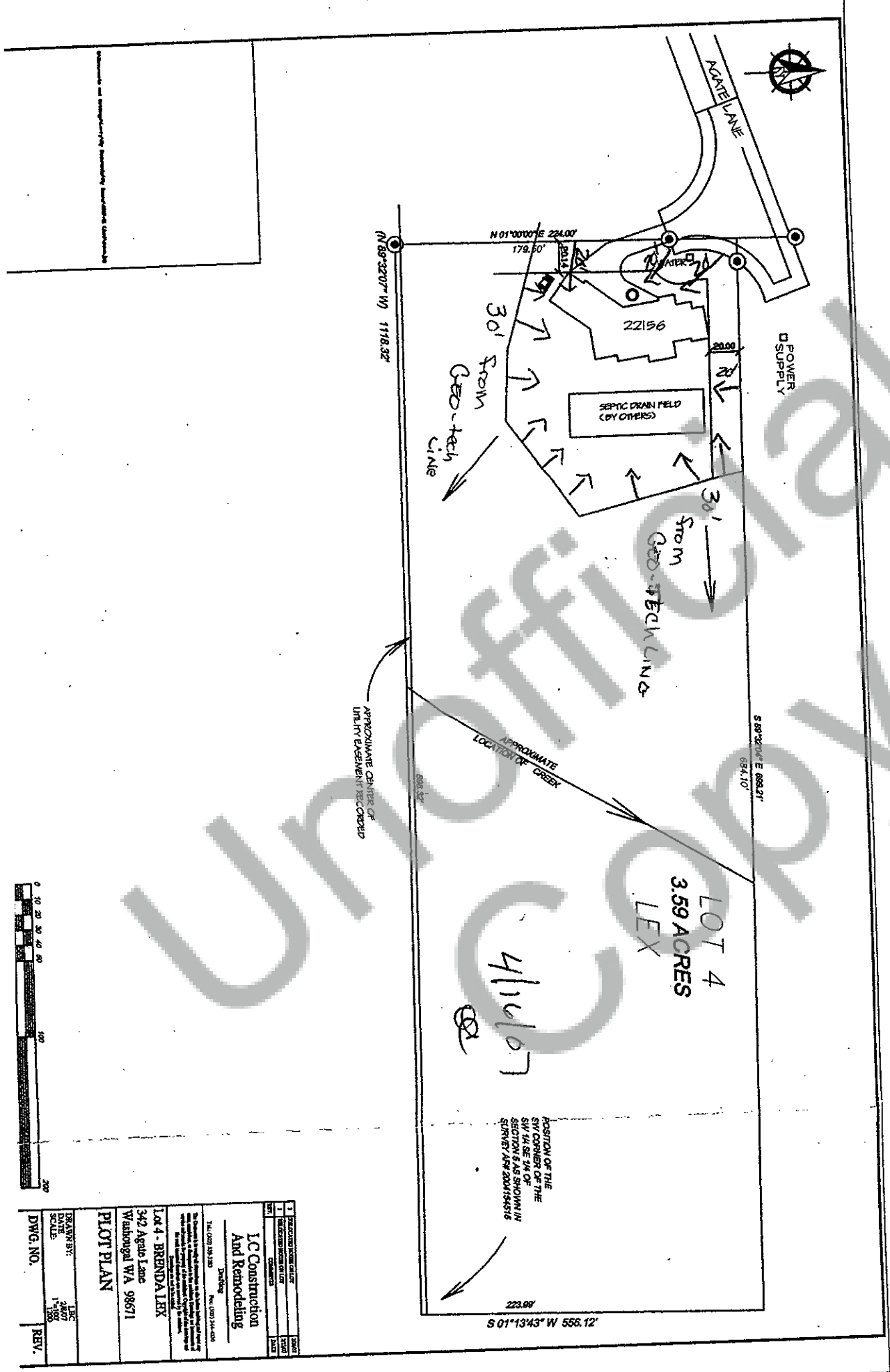
REVISED
2/15/07

4/5/67

684.10



FINAL



| | | |
|-----|----------------------|------|
| 1 | PRELIMINARY PLANNING | 2007 |
| 2 | REVISIONS | 2007 |
| 3 | REVISIONS | 2007 |
| 4 | REVISIONS | 2007 |
| 5 | REVISIONS | 2007 |
| 6 | REVISIONS | 2007 |
| 7 | REVISIONS | 2007 |
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| 9 | REVISIONS | 2007 |
| 10 | REVISIONS | 2007 |
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| 89 | REVISIONS | 2007 |
| 90 | REVISIONS | 2007 |
| 91 | REVISIONS | 2007 |
| 92 | REVISIONS | 2007 |
| 93 | REVISIONS | 2007 |
| 94 | REVISIONS | 2007 |
| 95 | REVISIONS | 2007 |
| 96 | REVISIONS | 2007 |
| 97 | REVISIONS | 2007 |
| 98 | REVISIONS | 2007 |
| 99 | REVISIONS | 2007 |
| 100 | REVISIONS | 2007 |



SKAMANIA COUNTY

HEALTH DEPARTMENT

Post Office Box 162
683 SW Rock Creek Drive
Stevenson, Washington 98648
(509) 427-3870 (800) 996-2526 Fax (509) 427-3880

NOTICE OF VIOLATION Revoking On-Site Sewage Treatment Permit 05-123 Stop Work Order

August 13, 2007

Mr. Larry Cowlshaw, Contractor
13084 SE Nixon Ave.
Milwaukie, OR 97222

Brenda F. Lex, Owner
3305 NE 62nd Ave
Portland, OR 97213

RE: Certified Mail
Lot 4, Eagle Peak Short Plat, 342 Agate Lane, Washougal
Tax ID # 01-05-05-0-0-1106

Dear Mr. Cowlshaw,

In addition to the phone conversation and emails during the past week, this letter serves to officially document the Stop Work Order put in place at the above referenced 342 Agate Lane. This order is based on the Washington Administrative Code, WAC 246-272A-0200(5) for failure to meet the conditions of the permit and for misrepresentation or concealment of material facts in information submitted to the local health officer.

This Stop Work Order remains in effect until a new sewage treatment permit is issued. The new on-site sewage treatment system must meet all of the current state and local design standards AND all of the setbacks specific to this lot and the short plat conditions.

If you have any questions, you can contact either this office or the Skamania County Prosecuting Attorney, Mr. Peter Banks at (509) 427-3790.

Sincerely,

Bruce Scherling, RS
Bruce Scherling, RS
Environmental Health Specialist

Cc: Peter Banks, Skamania County Prosecuting Attorney
Teddi Midland, Skamania County Building Department
Debbie Cazarè, Skamania County Planning Department

From: Larry Cowlishaw <rick_lrc@yahoo.com>
 To: Brenda Lexfrisby <lexfrisby@aol.com>; John Morris <jkgcmorris@yahoo.com>
 Subject: Fwd: Crest View Lot 4 - STOP WORK ORDER
 Date: Tue, 28 Aug 2007 3:47 am

Here is an update on the Septic issue. The stop order could be released if Bruce approves this e-mail from the design engineer.

Larry

--- Mike Williams <mike@egsd.com> wrote:

> From: "Mike Williams" <mike@egsd.com>
 > To: "Bruce Scherling"
 > <bruce.scherling@clark.wa.gov>,
 > "Ann Harvey" <ann.harvey@clark.wa.gov>
 > CC: "LC Construction" <rick_lrc@yahoo.com>
 > Subject: Crest View Lot 4 - STOP WORK ORDER
 > Date: Mon, 27 Aug 2007 17:04:26 -0700
 >
 > Bruce and Ann,
 >
 > I re-visited the Crestview Lot 4 project earlier
 > today after you looked at
 > three additional test holes last week. I staked the
 > location of a proposed
 > drainfield area on the east side of the house (six -
 > 44' laterals with a 6'
 > OC spacing). With this area available and approved
 > for a septic, there is
 > enough room for a primary "trench/panel" drainfield
 > and a reserve area which
 > will require drip. I will be working on the design
 > this week. The builder
 > obviously wants to continue work and we were hoping
 > my written notice would
 > be sufficient without having the design compete (it
 > will take a little time
 > for me to get it done). Please let us know if this
 > is enough information to
 > release the stop work order.
 >
 >
 >
 > Thank you,
 >
 >
 > Mike Williams, P.E.
 >
 > EVER GREEN SEPTIC DESIGN, INC.
 >
 > 7503 NE 219th Street
 >
 > Battle Ground, WA 98604
 >
 > E-MAIL: mike@EGSD.com
 >
 > WEB: www.EGSD.com
 >
 > VOICE: (360)687-9919
 >

From: Larry Cowlshaw <rick_lrc@yahoo.com>
To: Brenda Lexfrisy <lexfrisy@aol.com>; John Morris <jkgcmorris@yahoo.com>
Subject: Fwd: RE: Lot 4, Crestview - Stop Work Approval
Date: Wed, 3 Oct 2007 5:06 pm

fyi

--- "Scherling, Bruce" <Bruce.Scherling@clark.wa.gov>
wrote:

> Subject: RE: Lot 4, Crestview
> Date: Wed, 3 Oct 2007 15:14:49 -0700
> From: "Scherling, Bruce"
> <Bruce.Scherling@clark.wa.gov>
> To: "Mike Williams" <mike@egsd.com>,
> <mmou812@msn.com>,
> "Larry Cowlshaw" <rick_lrc@yahoo.com>
> CC: "Debbie Cazare" <cazare@co.skamania.wa.us>,
> "Paul Pearce" <pearce@co.skamania.wa.us>,
> "Harvey, Ann" <Ann.Harvey@clark.wa.gov>,
> "Peter Banks" <banks@co.skamania.wa.us>,
> "Marlon Morat" <morat@co.skamania.wa.us>,
> <Midland@co.skamania.wa.us>
>
> Afternoon, Marty, Mike and Larry
>
> This office finished a review of current status with
> Commissioner Pearce
> and the Planning Department. There are specific
> conditions in place for
> the site details for the on-site sewage treatment
> system (OSS) for Lot
> 4, 342 Agate Lane. These conditions were recently
> determined and the
> information has already been sent to you (yesterday)
> by both the
> Planning Dept and the Health Dept. Given the time
> requirements to meet
> all these details, we are releasing the stop work
> order under the
> following conditions:
>
> You can proceed with construction on the residence.
> No additional ground disturbance can occur.
> You must continue taking all necessary steps to meet
> the conditions put
> in place by the Planning Department.
> Once these conditions are completed, the Health
> Department will then
> proceed with OSS design reviews and issuing the OSS
> permit.
> Once the OSS permit is issued, installation of the
> sewage treatment
> system can begin.
> Again, no ground disturbance can occur until the
> sewage treatment permit
> is issued by this office.
> All installation must be complete, including
> designer inspections, prior
> to our final inspection.
> All OSS installation and final inspections must
> occur prior to your
> obtaining your Certificate of Occupancy from the

<http://webmail.aol.com/31361/aol/en-us/Mail/PrintMessage.aspx>

11/5/2007

MC # 2008169127
Page 47 of 67

Building Department.

- > Feel free to call this office if you have any
- > questions. Be sure to
- > print this email message, as it serves as the
- > official notice removing
- > the Stop Work Order and your proceeding with
- > construction on the
- > residence.
- >
- > Sincerely,
- > Bruce
- >
- >
- > Bruce Scherling, B.S., R.S., EIT
- > Environmental Health Specialist
- > Public Health Emergency Response Coordinator, LERC
- >
- > Skamania County Health Department
- > P.O. Box 162
- > 683 SW Rock Creek Drive
- > Stevenson, WA 98648
- > 509.427.3870 (Office)
- > 800.996.2526
- > 509.427.3880 (Fax)
- > 360.759.8431 (pager)
- > 3607598431@cookmail.com (text pager)
- > Scherling@co.skamania.wa.us
- > Bruce.Scherling@clark.wa.gov
- >
- > www.skamaniacounty.org
- > www.skamania.org
- > www.skamania-dem.org
- > www.clark.wa.gov/health/skamania.html
- >
- > Note: Skamania County Health Department Services
- > are provided through
- > contract with Clark County Public Health, Vancouver,
- > WA
- >
- >
- >

Be a better Heartthrob. Get better relationship answers from someone who knows.
Yahoo! Answers - Check it out.
<http://answers.yahoo.com/dir/?link=list&sid=396545433>

AFTER RECORDING MAIL TO:

West Coast Bank
500 E. Broadway, Suite 300
Vancouver, WA 98660

AP#

LN#

[Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 11th day of December 2007
between Brenda F. Lex, A Single Woman

("Borrower") and West Coast Bank, Oregon State Chartered Bank ("Lender"), amends
and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instruments"),
dated December 21, 2006 recorded on December 29, 2006 and recorded in
Book/Volume No. page(s) as Document No. 2006-164339
of the Records of Skamania County, State of Washington

and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and
personal property described in the Security Instrument and defined therein as the "Property", located at

Lot 4 Agate Lane, Washougal, WA 98671

[Property Address]

the real property described being set forth as follows:

Lot 4 of CRESTVIEW SHORT PLAT, recorded in Book "4" of SHORT PLATS, page
34, under auditor's File No. 2006162894, records of Skamania County,
Washington. TOGETHER WITH an easement for ingress, egress and utilities
over Agate Lane, as shown on the face of the Plat.

AP#

LN#

Brenda F. Lex

Brenda F. Lex

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

(Seal)

-Borrower

[Space Below This Line For Acknowledgements]

STATE OF

County ss:

On _____ before me, the undersigned, a Notary Public in and for the said County
and State, personally appeared Dave Simons and to me
personally known, who, being duly sworn by me, did say that he/she/they is/are the

Real Estate Lending Manager and

of the corporation named herein which executed the within instrument, that the seal affixed to said instrument is the corporate seal of said corporation; that said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.

Notary Name:

(Official Seal)

Notary Public for the state of
My commission expires:

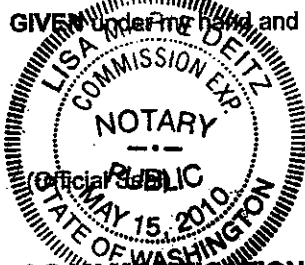
STATE OF

County ss:

On this day personally appeared before me
Brenda F. Lex

to me known to be the individual(s) described in and who executed the within and foregoing
instrument, and acknowledged that Brenda F. Lex signed the same as Brenda F. Lex
free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 12th day of December, 2007



Notary Name:

Notary Public for the State of

My Commission expires:

May 15, 2010

LOAN MODIFICATION AGREEMENT--Single Family--FNMA UNIFORM INSTRUMENT

ISC/CLMA**/0195/3179(0288)-L

Page 3 of 3

WCB032

DOC # 2008169127
Page 38 of 67

AP#

LN#

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of December 11, 2007, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 710,500.00, consisting of the amount(s) loaned to the Borrowers by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 9.000 % from December 21, 2006. The Borrower promises to make monthly payments of interest only, beginning on the 1st day of February 2007 and continuing thereafter on the same day of each succeeding month until the Maturity Date. If on April 01, 2008 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at 500 E. Broadway, Ste 300, Vancouver, WA 98660, or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrowers must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

(a)

5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and the Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

BY SIGNING BELOW, Borrowers accept and agree to the terms and covenants contained in pages 1 through 3 of this Loan Modification Agreement.

West Coast Bank

(Seal)

Lender

BY:

Dave Simons

Real Estate Lending Manager

LOAN MODIFICATION AGREEMENT--Single Family--FNMA UNIFORM INSTRUMENT

ISC/CLMA**/0195/3179(0288)-L

Page 2 of 3

WCB031

06/04

DC # 2008169127
Page 51 of 67

2-28-2008

Fax Cover sheet 1 of 16

Brenda lex

To Melisa

509-427-3740

Numbered 54 thru 68

Melisa, please except these pages to be recorded for Claim to Skamania County.

I have marked off the account numbers on these pages.

Thank you for your help,

Brenda Lex

Brenda Lex
503-970-9470

Unofficial Copy



Statement

Account Number ~~XXXXXXXXXX~~
 Statement Period
 From DEC 20, 2007
 Through JAN 22, 2008
 Page: 2

BRENDA F. LEX

Loan Billing Statement

Remittance Summary

| Loan Number | Principal Balance | Principal Due | Interest Due | Total Due |
|-----------------------|-------------------|---------------|--------------|-----------|
| XXXXXXXXXX | 488,848.61 | .00 | 3,772.95 | 3,772.95 |
| Total | 488,848.61 | .00 | 3,772.95 | 3,772.95 |

Total Amount Due by 02/01/2008:

 * 3,772.95 *

* * Please return this portion with your payment * *

Loan Billing Statement

Total Amount Due: 3,772.95
 Additional Principal: _____
 Additional Payment: _____

Amount Enclosed: \$ _____

BRENDA F. LEX
 3305 NE 62ND AVENUE
 PORTLAND OR 97213

Date Payment Due: 02/01/2008
 Loan Type: 1-4 FAMILY CONST F
 Loan Number: 48012186
 Regular Payment T/C: 375

WEST COAST BANK 1-800-964-6333
 PO BOX 8000
 WILSONVILLE OR 97070-9926

DOC # 2008169127
 Page 53 of 67

59



WEST COAST CREDIT CENTER

Statement

Account Number

Statement Period

From DEC 20, 2007

Through JAN 22, 2008

Page: 1

BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

Loan Billing Statement

PLEASE REMIT PAYMENT TO: WEST COAST CREDIT CENTER
PO BOX 8000
WILSONVILLE OREGON 97070-9926
FOR QUESTIONS REGARDING BILLING STATEMENTS PLEASE CALL 1-800-964-6333

1-4 FAMILY CONST F Loan

| Date | Description | -----Payment Split----- | | Transaction Amount | Principal Balance |
|------------|------------------------|-------------------------|----------|--------------------|-------------------|
| | | Principal | Interest | | |
| 12/20/2007 | Balance Last Statement | | | | 481,500.09 |
| 01/09/2008 | Principal Advance | | | 3,674.26 | 485,174.35 |
| 01/10/2008 | Principal Advance | | | 3,674.26 | 488,848.61 |
| 01/10/2008 | Interest Only Payment | .00 | 3,674.26 | 3,674.26 | 488,848.61 |
| 01/22/2008 | Balance This Statement | | | | |

Interest Calculation

| From Date | Thru Date | Interest Rate | Daily Periodic Rate | Principal | Days | Accrued Interest |
|------------|------------|---------------|---------------------|------------|------|------------------|
| 01/01/2008 | 01/08/2008 | 9.0000 % | .00025000 | 481,500.09 | 8 | 963.00 |
| 01/09/2008 | 01/09/2008 | 9.0000 % | .00025000 | 485,174.35 | 1 | 121.29 |
| 01/10/2008 | 01/31/2008 | 9.0000 % | .00025000 | 488,848.61 | 22 | 2,688.66 |

Loan Summary

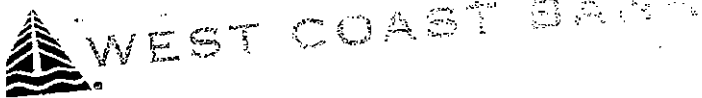
| | | | |
|------------------------------|------------|------------------------|------------|
| Credit Limit: | 710,500.00 | Interest Accrued From: | 01/01/2008 |
| Available Credit: | 221,651.39 | Interest Accrued Thru: | 01/31/2008 |
| Maturity Date: | 04/01/2008 | Principal Due: | .00 |
| - - - - Activity This Period | - - - - | Interest Due: | 3,772.95 |
| Principal Advances: | 7,348.52 | Total Payment Due: | 3,772.95 |
| Interest Paid: | 3,674.26 | Next Principal Due: | 04/01/2008 |
| Interest Accrued: | 3,772.95 | Interest Due Date: | 02/01/2008 |

Add additional late charge of 188.64 if no payment is received by 02/16/2008

Interest Paid 2008: 3,674.26

DEC # 2008169127
Page 54 of 57

55



Statement
 Account Number [REDACTED]
 Statement Period
 From JAN 22, 2008
 Through JAN 25, 2008
 Page: 2

BRENDA F. LEX

Loan Billing Statement

Remittance Summary

| Loan Number | Principal Balance | Principal Due | Interest Due | Total Due |
|-------------|-------------------|---------------|--------------|-----------|
| [REDACTED] | 490,631.68 | .00 | 3,783.20 | 3,783.20 |
| Total | 490,631.68 | .00 | 3,783.20 | 3,783.20 |

Total Amount Due by 02/01/2008:

 * 3,783.20 *

*** Please return this portion with your payment ***

Loan Billing Statement

Total Amount Due: 3,783.20
 Additional Principal:
 Additional Payment:

Amount Enclosed: \$

BRENDA F. LEX
 3305 NE 62ND AVENUE
 PORTLAND OR 97213

Date Payment Due: 02/01/2008
 Loan Type: 1-4 FAMILY CONST F
 Loan Number: 48012186
 Regular Payment T/C: 375

WEST COAST BANK 1-800-964-6333
 PO BOX 8000
 WILSONVILLE OR 97070-9926

DOC # 2008169127
 Page 55 of 67

56



WEST COAST BANK

Statement

Account Number

Statement Period

From JAN 22, 2008

Through JAN 25, 2008

Page: 1

BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

Loan Billing Statement

PLEASE REMIT PAYMENT TO: WEST COAST CREDIT CENTER
PO BOX 8000
WILSONVILLE OREGON 97070-9926
FOR QUESTIONS REGARDING BILLING STATEMENTS PLEASE CALL 1-800-964-6333

1-4 FAMILY CONST F Loan

| Date | Description | Payment Split | | Transaction Amount | Principal Balance |
|------------|------------------------|---------------|----------|--------------------|-------------------|
| | | Principal | Interest | | |
| 01/09/2008 | Principal Advance | | | 5,457.33 | |
| 01/10/2008 | Principal Advance | | | 3,674.26 | |
| 01/10/2008 | Interest Only Payment | .00 | 3,674.26 | 3,674.26 | 490,631.68 |
| 01/22/2008 | Balance Last Statement | | | | 490,631.68 |
| 01/25/2008 | Balance This Statement | | | | |

Loan Summary

| | | | |
|-------------------|------------|------------------------|------------|
| Credit Limit: | 710,500.00 | Interest Accrued From: | |
| Available Credit: | 219,868.32 | Interest Accrued Thru: | .00 |
| Maturity Date: | 04/01/2008 | Principal Due: | 3,783.20 |
| | | Interest Due: | 3,783.20 |
| Interest Accrued: | .00 | Total Payment Due: | 04/01/2008 |
| | | Next Principal Due: | 02/01/2008 |
| | | Interest Due Date: | |

Add additional late charge of 189.16 if no payment is received by 02/16/2008

Interest Paid 2008: 3,674.26

MC # 2008169127
Page 56 of 67



Statement

Account Number [REDACTED]

Statement Period

From Dec 13, 2007

Through Jan 10, 2008

Page: 1

BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

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Great News! West Coast Bank brings you FREE ATMs at ANY BANK with our ATM Fee Refund Program. Just bring us your ATM receipt from a non-West Coast Bank ATM, and we'll refund the fees to your West Coast Bank deposit account - including those charged by the bank that owns the ATM! We'll refund up to ten (10) ATM fees per calendar month, per deposit account, and each ATM Fee Refund is limited to \$3.00. See your local branch for details.

TOTALLY FREE ACCOUNT

Last Statement 12/13/07 2,972.40
1 Credits 3,674.26
Debits .00
This Statement 01/10/08 6,646.66

OTHER CREDITS

| Description | Date | Amount |
|---------------------------|-------|----------|
| CONSTRUCTION LOAN ADVANCE | 01/09 | 3,674.26 |
| 1 Total Other Credits | | 3,674.26 |

DAILY BALANCE

| Date | Balance | Date | Balance |
|-------|----------|------|---------|
| 01/09 | 6,646.66 | | |

DOC # 2008169127
Page 57 of 67



Statement

Account Number [REDACTED]

Statement Period

From Jan 10, 2008

Through Feb 14, 2008

Page: 1

BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

<t> 39

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0

Great News! West Coast Bank brings you FREE ATMs at ANY BANK with our ATM Fee Refund Program. Just bring us your ATM receipt from a non-West Coast Bank ATM, and we'll refund the fees to your West Coast Bank deposit account - including those charged by the bank that owns the ATM! We'll refund up to ten (10) ATM fees per calendar month, per deposit account, and each ATM Fee Refund is limited to \$3.00. See your local branch for details.

TOTALLY FREE ACCOUNT [REDACTED]

Last Statement 01/10/08 6,646.66
1 Credits 1,783.07
2 Debits 2,642.50
This Statement 02/14/08 5,787.23

OTHER CREDITS

| Description | Date | Amount |
|--------------------------|-------|----------|
| LEX/CONSTRUCTION ADVANCE | 01/25 | 1,783.07 |
| 1 Total Other Credits | | 1,783.07 |

CHECKS

| Check # | Date | Amount | Check # | Date | Amount |
|----------------|-------|--------|---------|-------|----------|
| 1106 | 01/18 | 210.00 | 1107 | 01/14 | 2,432.50 |
| 2 Total Checks | | | | | 2,642.50 |

DAILY BALANCE

| Date | Balance | Date | Balance |
|-------|----------|-------|----------|
| 01/14 | 4,214.16 | 01/18 | 4,004.16 |
| | | 01/25 | 5,787.23 |

DOC # 2008163127
Page 58 of 67

59



BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

LOAN: [REDACTED]

AS OF: 02/15/08

PAGE 1

* P A S T D U E N O T I C E *

| | | | |
|--|--------------------|------------------------|------------|
| LOAN TYPE: | 1-4 FAMILY CONST F | MATURITY DATE: | 04/01/08 |
| PRINCIPAL BALANCE: | 490,631.68 | ORIGINAL LOAN DATE: | 12/29/06 |
| CURRENT RATE: | 9.0000 | TOTAL ADVANCES: | 490,631.68 |
| INTEREST THRU 02/18/08: | 5,991.04 | LAST PAYMENT RECEIVED: | 01/10/08 |
| ONE DAY'S INTEREST: | 122.65 | LAST PAYMENT AMOUNT: | 3,674.26 |
| COLLATERAL/PROPERTY: LOT 4 AGATE LANE, WASHOUGAL, WA 98671 | | | |
| | PAST DUE DATE: | 02/01/08 | |
| | AMOUNT PAST DUE: | 3,783.20 | |

TOTAL AMOUNT DUE: * 3,783.20 *

ADD ADDITIONAL LATE CHARGE OF 189.16 IF NO PAYMENT IS RECEIVED BY 02/16/08
IF YOU HAVE QUESTIONS REGARDING YOUR ACCOUNT PLEASE CONTACT US AT
1-800-964-6333.

IF PAYMENT HAS BEEN MADE, KINDLY DISREGARD THIS NOTIFICATION

* PLEASE RETURN THIS PORTION WITH YOUR PAYMENT *

P A S T D U E N O T I C E

BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

AMOUNT PAST DUE: 3,783.20
TOTAL AMOUNT DUE: 3,783.20

AMOUNT ENCLOSED: \$

DATE PAYMENT WAS DUE: 02/01/08
LOAN TYPE: 1-4 FAMILY CONST F
LOAN NUMBER: 48012186
REGULAR PAYMENT T/C: 375

WEST COAST BANK 1-800-964-6333
PO BOX 8000
WILSONVILLE OR 97070-9926

DOC # 2008169127
Page 1 of 2

West Coast Publishing Co., Box 511, Salem, OR 97308. A call to us at (503) 835-3345.



Statement

Account Number

Statement Period

Aug 10, 2007

through

Sep 13, 2007

Page 1 of 2

BRENDA F. LEX
3305 NE 62ND AVENUE
PORTLAND OR 97213

Great News! We have lowered the fee and extended the grace period for our sustained daily overdraft fee. Now, you will have 5 business days to deposit funds to cover the overdraft amount before incurring a \$7 charge. This fee was disclosed to you as \$10 in the materials you received when you opened your account, and we will assess it beginning October 1, 2007.

TOTALLY FREE ACCOUNT

| | |
|------------------------|--|
| Balance Last Statement | |
| Total Credits | |
| Total Debits | |
| Balance This Statement | |

79,730.47
9,300.00
88,725.51
304.96

DEPOSITS

| Ref # | Date | Amount |
|----------|-------|----------|
| 0 | 08-15 | 9,300.00 |
| Total | | 9,300.00 |
| Deposits | | 1 |

| Ref # | Date | Amount |
|-------|------|--------|
|-------|------|--------|

| Ref # | Date | Amount |
|-------|------|--------|
|-------|------|--------|

DOC # 2008169427
Page 60 of 67

CHECKS

| Check # | Date | Amount |
|--------------|-------|-----------|
| 1100 | 08-14 | 78,783.18 |
| Total | | 88,725.51 |
| Total Checks | | 2 |

| Check # | Date | Amount |
|---------|-------|----------|
| 1101 | 08-14 | 9,942.33 |

| Check # | Date |
|---------|------|
|---------|------|

Amount

**Statement**

Account Number [REDACTED]

Statement Period

Aug 10, 2007

through

Sep 13, 2007

Page 2 of 2

BRENDA F. LEX

BALANCE

| Date | Balance | Date | Balance | Date | Balance |
|-------|-----------|-------|---------|------|---------|
| 08-14 | -8,995.04 | 08-15 | 304.96 | | |

Unofficial Copy

DOC # 2008169127
Page 61 of 67

62



Statement

Account Number [REDACTED]

Statement Period

From NOV 19, 2007

Through DEC 20, 2007

Page: 2

BRENDA F. LEX

Loan Billing Statement

Remittance Summary

| Loan Number | Principal Balance | Principal Due | Interest Due | Total Due |
|-------------|-------------------|---------------|--------------|-----------|
| [REDACTED] | 481,500.09 | .00 | 3,674.26 | 3,674.26 |
| Total | 481,500.09 | .00 | 3,674.26 | 3,674.26 |

 Total Amount Due by 01/01/2008: * 3,674.26 *

*** Please return this portion with your payment ***

Loan Billing Statement

Total Amount Due: 3,674.26
 Additional Principal: _____
 Additional Payment: _____

Amount Enclosed: \$ _____

BRENDA F. LEX
 3305 NE 62ND AVENUE
 PORTLAND OR 97213

Date Payment Due: 01/01/2008
 Loan Type: 1-4 FAMILY CONST F
 Loan Number: 48012186
 Regular Payment T/C: 375

WEST COAST BANK 1-800-964-6333
 PO BOX 8000
 WILSONVILLE OR 97070-9926

DOC # 2008169127
 Page 62 of 67

63



Statement

Account Number [REDACTED]
 Statement Period
 From NOV 19, 2007
 Through DEC 20, 2007
 Page: 1

BRENDA F. LEX
 3305 NE 62ND AVENUE
 PORTLAND OR 97213

Loan Billing Statement

PLEASE REMIT PAYMENT TO: WEST COAST CREDIT CENTER
 PO BOX 8000
 WILSONVILLE OREGON 97070-9926
 FOR QUESTIONS REGARDING BILLING STATEMENTS PLEASE CALL 1-800-964-6333

1-4 FAMILY CONST F Loan

| Date | Description | Payment Split | | Transaction Amount | Principal Balance |
|------------|------------------------|---------------|----------|--------------------|-------------------|
| | | Principal | Interest | | |
| 11/19/2007 | Balance Last Statement | | | | 442,161.58 |
| 12/05/2007 | Principal Advance | | | 3,315.35 | 445,476.93 |
| 12/05/2007 | Interest Only Payment | .00 | 3,315.35 | 3,315.35 | |
| 12/07/2007 | Principal Advance | | | 36,023.16 | 481,500.09 |
| 12/20/2007 | Balance This Statement | | | | 481,500.09 |

Interest Calculation

| From Date | Thru Date | Interest Rate | Daily Periodic Rate | Principal | Days | Accrued Interest |
|------------|------------|---------------|---------------------|------------|------|------------------|
| 12/01/2007 | 12/04/2007 | 9.0000 % | .00025000 | 442,161.58 | 4 | 442.16 |
| 12/05/2007 | 12/06/2007 | 9.0000 % | .00025000 | 445,476.93 | 2 | 222.73 |
| 12/07/2007 | 12/31/2007 | 9.0000 % | .00025000 | 481,500.09 | 25 | 3,009.37 |

Loan Summary

| | | | |
|----------------------|------------|------------------------|------------|
| Credit Limit: | 710,500.00 | Interest Accrued From: | 12/01/2007 |
| Available Credit: | 228,999.91 | Interest Accrued Thru: | 12/31/2007 |
| Maturity Date: | 04/01/2008 | Principal Due: | .00 |
| Activity This Period | | Interest Due: | 3,674.26 |
| Principal Advances: | 39,338.51 | Total Payment Due: | 3,674.26 |
| Interest Paid: | 3,315.35 | Next Principal Due: | 04/01/2008 |
| | | Interest Due Date: | 01/01/2008 |
| Interest Accrued: | 3,674.26 | | |

Add additional late charge of 183.71 if no payment is received by 01/16/2008

Interest Paid 2007: 25,456.41

DOC # 2008169127
 Page 63 of 67

64

[illegible]

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|---|-----------------------------------|--|--|--------------------|----------------------------|-----|-------------|---------------|-------------|-----|---------------|-----------------------|-----------------|------------------|---------------------|-------------------|--------------|------------|
| PROJECT: LOT 4, AGATE LN | | LOAN OFFICER: RICK/JOHN | | DOC # 2008169127 | | | | | | | | | | | | | | |
| WASHOUGAL, WA. 98871 | | INSPECTOR NAME: BRIAN DON | | Page 65 of 67 | | | | | | | | | | | | | | |
| CONTRACTOR: LC CONSTRUCTION | INSPECTION FEE COLLECTED: 45 | | | | | | | | | | | | | | | | | |
| PHONE: 503-539-5233 | | | | | | | | | | | | | | | | | | |
| OWNER OCC. | | | | | | | | | | | | | | | | | | |
| (EMAIL IN FILE) JOHN MORRIS HAS AUTHORIZATION | | | | | | | | | | | | | | | | | | |
| LINE # | DESCRIPTION | ORIGINAL ESTIMATE | ADJUSTMENT TO COST | OWNER PAID CREDITS | 12/29/2006 DISB AT CLOSING | int | 11/02/07 dm | insp 11/28/07 | 12/05/07 st | int | INSERT COLUMN | TOTAL REQUEST TO DATE | PERCENT REQUEST | PERCENT COMPLETE | AVAILABLE THIS DRAW | AVAILABLE TO DATE | BALANCE LEFT | |
| | ORIGINAL CONSTRUCTION COST: | 710,500.00 | | | | | | | | | | | | | | | | |
| | ADJUSTED CONSTRUCTION COST: | 711,090.00 | | | | | | | | | | | | | | | | 481,500.09 |
| | WITHOUT LAND AND CLOSING COSTS: | 508,215.00 | | | | | | | | | | | | | | | | |
| | OWNER'S REQUIRED CASH INJECTION: | 590.00 | | | | | | | | | | | | | | | | |
| | LOAN AMOUNT: | 710,500.00 | | | | | | | | | | | | | | | | |
| | ADDL CASH REQUIRED FROM BORROWER: | (0.00) | If this figure is a negative number, Borrower has excess loan funds available. | | | | | | | | | | | | | | | |
| FOOTNOTES: | | 1/12/07 Made adjustments for closing costs, sb. 03/12/07 receipts/invoices on file for design fees and permits, og. 06/11/07 invoice for contingency on file, og. 7/13/07 Contingency over-disbursed for overages. Invoices on file, dl. | | | | | | | | | | | | | | | | |
| | | COMPLETION PERCENTAGE PER REQUEST | | | | | | | | | | | | | | | | |
| | | COMPLETION PERCENTAGE PER INSPECTION | | | | | | | | | | | | | | | | |
| | | COMPLETION PERCENTAGE WITHOUT LAND AND CLOSING COSTS | | | | | | | | | | | | | | | | |
| | | TOTAL ADVANCED FROM LOAN: 481,500.09 | | | | | | | | | | | | | | | | |
| | | AMOUNT OF ANY CONSTRUCTION LIENS: | | | | | | | | | | | | | | | | |
| | | IF AVAILABLE CREDIT: 228,988.91 | | | | | | | | | | | | | | | | |
| | | 67.80% | | | | | | | | | | | | | | | | |
| | | 87.03% | | | | | | | | | | | | | | | | |
| | | 53.64% | | | | | | | | | | | | | | | | |

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|------------------------------------|--|----------------------|--|---------------------------|--|-----------------|--|
| BORROWER: BRENDA LEX | | UVA #: | | LOAN OFFICER: RICK/JOHN | | MC # 2008169127 | |
| PROJECT: LOT 4, AGATE LN | | WASHOUGAL, WA, 98671 | | INSPECTOR NAME: BRIAN DON | | Page 66 of 67 | |
| CONTRACTOR: LC CONSTRUCTION | | PHONE: 503-538-5283 | | INSPECTION FEE COLLECTED: | | | |
| OWNER OCC. | | ORIGINAL | | ADJUSTMENT | | OWNER | |
| LINE # | | DESCRIPTION | | ESTIMATE | | TO COST | |
| 1 PLANS, ARCHT., SURVEY, ENGR | | 11,100.00 | | PAID CREDITS | | CLOSING | |
| 2 CONSTRUCTION INS. | | 976.00 | | 12/29/2006 | | 12/05/07 | |
| 3 PERMITS | | 5,000.00 | | DRAW | | DRAW | |
| 4 TEMP. POWER | | 650.00 | | 18 | | 20 | |
| 5 PERMANENT POWER | | 500.00 | | DRAW | | DRAW | |
| 6 EXCAVATION & GRADING | | 12,000.00 | | 18 | | 21 | |
| 7 FOOTINGS & FOUNDATION | | 14,000.00 | | DRAW | | DRAW | |
| 8 FRAMING MATERIAL | | 35,000.00 | | DRAW | | DRAW | |
| 9 FRAMING LABOR | | 24,000.00 | | DRAW | | DRAW | |
| 10 TRUSSES | | 6,000.00 | | DRAW | | DRAW | |
| 11 ROOFING | | 5,000.00 | | DRAW | | DRAW | |
| 12 WINDOWS/SLIDERS | | 24,000.00 | | DRAW | | DRAW | |
| 13 PLUMBING ROUGH | | 9,000.00 | | DRAW | | DRAW | |
| 14 ELECTRICAL ROUGH | | 12,000.00 | | DRAW | | DRAW | |
| 15 SIDING MATERIAL & LABOR | | 10,000.00 | | DRAW | | DRAW | |
| 16 FIREPLACE | | 4,000.00 | | DRAW | | DRAW | |
| 17 MASONRY VENEER & CHIMNEY | | 7,000.00 | | DRAW | | DRAW | |
| 18 BASEMENT & GARAGE FLOOR | | 8,000.00 | | DRAW | | DRAW | |
| 19 HEATING & AIR CONDITIONING | | 8,000.00 | | DRAW | | DRAW | |
| 20 INSULATION | | 5,000.00 | | DRAW | | DRAW | |
| 21 DRYWALL/TAPE/TEXTURE | | 14,000.00 | | DRAW | | DRAW | |
| 22 SEWER/SEPTICWELL | | 6,750.00 | | DRAW | | DRAW | |
| 23 WATER HOOK UP | | 1,500.00 | | DRAW | | DRAW | |
| 24 OTHER UTILITY HOOK UPS | | 1,000.00 | | DRAW | | DRAW | |
| 25 DOWNSPOUTS & GUTTERS | | 1,200.00 | | DRAW | | DRAW | |
| 26 EXTERIOR PAINT | | 6,000.00 | | DRAW | | DRAW | |
| 27 INTERIOR PAINT | | 5,000.00 | | DRAW | | DRAW | |
| 28 CABINETS/HARDWARE | | 22,000.00 | | DRAW | | DRAW | |
| 29 COUNTERTOPS | | 11,000.00 | | DRAW | | DRAW | |
| 30 LINOLEUM/TILE/VINYL | | 5,500.00 | | DRAW | | DRAW | |
| 31 CARPETS/HARDWOOD FLOORS | | 26,000.00 | | DRAW | | DRAW | |
| 32 PLUMBING FINISH | | 7,500.00 | | DRAW | | DRAW | |
| 33 EXTERIOR & GARAGE DOOR | | 2,500.00 | | DRAW | | DRAW | |
| 34 ELECTRICAL FINISH | | 4,000.00 | | DRAW | | DRAW | |
| 35 INTERIOR DOORS & TRIM | | 12,200.00 | | DRAW | | DRAW | |
| 36 FINISH LABOR | | 6,000.00 | | DRAW | | DRAW | |
| 37 FINISH HARDWARE | | 2,000.00 | | DRAW | | DRAW | |
| 38 APPLIANCES | | 10,000.00 | | DRAW | | DRAW | |
| 39 DECKS | | 5,500.00 | | DRAW | | DRAW | |
| 40 CONCRETE STEPS, PATIO, DRIVEWAY | | 2,000.00 | | DRAW | | DRAW | |
| 41 CLEAN UP | | 3,000.00 | | DRAW | | DRAW | |
| 42 LANDSCAPING | | 5,000.00 | | DRAW | | DRAW | |
| 43 LIGHT FIXTURES | | 3,500.00 | | DRAW | | DRAW | |
| 44 MISC. ADD ON OPTIONS | | 10,154.00 | | DRAW | | DRAW | |
| 45 INTEREST RESERVES | | 41,600.00 | | DRAW | | DRAW | |
| 46 CONTINGENCY | | 24,195.00 | | DRAW | | DRAW | |
| 47 BUILDER PROFIT | | 69,400.00 | | DRAW | | DRAW | |
| 48 CLOSING COSTS | | 22,875.00 | | DRAW | | DRAW | |
| 49 LAND | | 180,000.00 | | DRAW | | DRAW | |
| TOTAL DISBURSEMENT | | 203,943.09 | | DRAW | | DRAW | |
| ADDITIONAL CASH FROM BORROWER | | 203,943.09 | | DRAW | | DRAW | |
| ADVANCED FROM LOAN | | 203,943.09 | | DRAW | | DRAW | |
| | | 3,315.35 | | 5,457.33 | | 3,674.26 | |
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|--------------------------|-----------------------------------|--|---|--------------------|----------------------------|----------------------|-----------------------------------|-------------------------|---------------|-----------------------|--------------------------|------------------|---------------------|------------------------|--------------|
| PROJECT: LOT 4, AGATE LN | | LOAN OFFICER: KICKAJOHN | | DOC # 2008169127 | | | | | | | | | | | |
| CONTRACTOR: | WASHOUGAL, WA, 98671 | INSPECTOR NAME: | BRIAN DON | Page 67 of 67 | | | | | | | | | | | |
| PHONE: | 503-539-9283 | INSPECTION FEE COLLECTED: | 45 | | | | | | | | | | | | |
| (EMAIL IN FILE) | OWNER OCC. | | | | | | | | | | | | | | |
| LINE # | JOHN MORRIS HAS AUTHORIZATION | ORIGINAL ESTIMATE | ADJUSTMENT TO COST | OWNER PAID CREDITS | 12/29/2006 DISB AT CLOSING | 12/05/07 1st DRAW 19 | Insp 12/29/07 01/09/08 og DRAW 20 | Int 11/10/08 1k DRAW 21 | INSERT COLUMN | TOTAL REQUEST TO DATE | PERCENT REQUEST COMPLETE | PERCENT COMPLETE | AVAILABLE THIS DRAW | AVAILABLE DRAW TO DATE | BALANCE LEFT |
| | ORIGINAL CONSTRUCTION COST: | 710,500.00 | | | | | | | | | | | | | |
| | ADJUSTED CONSTRUCTION COST: | 711,090.00 | | | | | | | | | | | | | |
| | WITHOUT LAND AND CLOSING COSTS: | 508,215.00 | | | | | | | | | | | | | |
| | OWNERS REQUIRED CASH INJECTION: | 590.00 | | | | | | | | | | | | | |
| | LOAN AMOUNT: | 710,500.00 | | | | | | | | | | | | | |
| | ADDL CASH REQUIRED FROM BORROWER: | (0.00) | If this figure is a negative number, Borrower has excess loan funds available | | | | | | | | | | | | |
| FOOTNOTES: | | 1/12/07 Made adjustments for closing costs sb. 03/12/07 receipts/invoices on file for design fees and permits, og. 06/11/07 Invoice for contingency on file. og 7/13/07 Contingency over-disbursed for overages. Invoices on file. cl. | | | | | | | | | | | | | |
| | | COMPLETION PERCENTAGE PER INSPECTION | | | | | | | | | | | | | |
| | | COMPLETION PERCENTAGE WITHOUT LAND AND CLOSING COSTS | | | | | | | | | | | | | |
| | | COMPLETION PERCENTAGE PLUS REQUEST | | | | | | | | | | | | | |
| | | TOTAL ADVANCED FROM LOAN: 490,631.68 | | | | | | | | | | | | | |
| | | AMOUNT OF ANY CONSTRUCTION LIENS: | | | | | | | | | | | | | |
| | | ITL AVAILABLE CREDIT: 219,858.32 | | | | | | | | | | | | | |
| | | 69.05% | | | | | | | | | | | | | |
| | | 70.10% | | | | | | | | | | | | | |
| | | 57.84% | | | | | | | | | | | | | |