AFN #2008169902 Recorded 05/15/08 at 10:37 AM DocType: TRST Filed by: FISERV LENDING SOLUTIONS Page: 1 of 11 Auditor J. Michael Garvison Skamania County, WA

This Space Provided for Recorder's Use

	DFORD, DONALD R	Record and Return To: United General Title Ins Fiserv—P.O. BOX 2590 Chicago, IL 60690		
Ass	essor's Property	-Set. 21- TWP- Tax Parcel or Account Numbe of Documents Assigned or Rel	r: - 0310212002070	σ
	State of Wasi	DEED (	Space Above This Line For Recording OF TRUST a Advance Clause)	Data ————
1.	Donald R. Bradf wife  If checked, signatures a  TRUSTEE: Socius Law Gradient Control Union Stattle, Wash LENDER: USAA FEDEF	ord and Arlene E. Bradford, joint refer to the attached Addended acknowledgments.  Broup, P.L.L.C.  Quare, Suite 4950	this Deed of Trust (Security In and the parties and their addresses are as ning herein as Owner, not as Borrower, hum incorporated herein, for additional (	nusband and
2.	acknowledged, Security Instru of Lender, with	and to secure the Secured Determent, Grantor irrevocably grant power of sale, the following determined to the secured Determines of the secured Dete	consideration, the receipt and sufficiency of (defined below) and Grantor's performants, conveys and sells to Trustee, in trust described property:	ance under this for the benefit
		Deed of Trust a	as if fully set forth herein.	
(NOT		OR VAIUSE; NOT FOR USE WITH PROPERTY US	SED FOR AGRICULTURAL OR FARMING PURPOSES)  Stems <sup>TM</sup> Form USAAREDT-WA 6/15/2007	(page 1 of 10)

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The property is located in	Skamania	at	
1110 p. opo113 12 12 22 12 12 12 12 12 12 12 12 12 12	(County)		
52 SUNRISE RD	UNDERWOOD	Washington	98651
(Address)	(City)	U	(ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

- 4. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
  - A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)

That Note dated 05/02/2008 in the original principal amount of \$30,299.00 executed by [Borrower(s):] DONALD R. BRADFORD to USAA FSB as Lender and having a Maturity Date of 05/11/2023.

- B. All future advances from Lender to Grantor. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.
- C. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.
- 5. PAYMENTS. Grantor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.
- 6. WARRANTY OF TITLE. Grantor warrants that Grantor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to irrevocably grant, convey and sell the Property to Trustee, in trust, with power of sale. Grantor also warrants that the Property is unencumbered, except for encumbrances of record.
- 7. **PRIOR SECURITY INTERESTS.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Grantor agrees:
  - A. To make all payments when due and to perform or comply with all covenants.
  - B. To promptly deliver to Lender any notices that Grantor receives from the holder.
  - C. Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

- 8. CLAIMS AGAINST TITLE. Grantor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Grantor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Grantor's payment. Grantor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Grantor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Grantor may have against parties who supply labor or materials to maintain or improve the Property.
- 9. DUE ON SALE OR ENCUMBRANCE. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law (12 C.F.R. 591), as applicable. This covenant shall run with the Property and shall remain in effect until the Secured Debt is paid in full and this Security Instrument is released.
- 10. PROPERTY CONDITION, ALTERATIONS AND INSPECTION. Grantor will keep the Property in good condition and make all repairs that are reasonably necessary. Grantor shall not commit or allow any waste, impairment, or deterioration of the Property. Grantor will keep the Property free of noxious weeds and grasses. Grantor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Grantor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Grantor will notify Lender of all demands, proceedings, claims, and actions against Grantor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Grantor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Grantor will in no way rely on Lender's inspection.

- 11. AUTHORITY TO PERFORM. If Grantor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Grantor appoints Lender as attorney in fact to sign Grantor's name or pay any amount necessary for performance. Lender's right to perform for Grantor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.
- 12. ASSIGNMENT OF LEASES AND RENTS. Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "Leases") and rents, issues and profits (all referred to as "Rents"). Grantor will promptly provide Lender with true and correct copies of all existing and future Leases. Grantor may collect, receive, enjoy and use the Rents so long as Grantor is not in default under the terms of this Security Instrument.

Grantor agrees that this assignment is immediately effective between the parties to this assignment and effective as to third parties on the recording of this Security Agreement. This assignment will remain in effect during any period of redemption by Grantor until the Secured Debts are satisfied. When the Property is not farm land or the homestead of Grantor, Grantor agrees that Lender is entitled to notify Grantor or Grantor's tenants to make payments of Rents due or to become due directly to Lender after such recording, however Lender agrees not to notify Grantor's tenants until Grantor defaults and Lender notifies Grantor of the default and demands that Grantor and Grantor's tenants pay all Rents due or to become due directly to Lender. Grantor consents to Grantor's tenants paying all Rents due or to become due directly to Lender after Lender makes this notification and demand to Grantor. When the Property is farm land or the homestead of Grantor, Lender may not enforce this assignment by taking possession of the Property for the purpose of collecting Rents, but Lender may seek the appointment of a receiver to take charge of the Property, collect Rents from non-homestead Property,

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and apply the Rents under this Security Agreement. On receiving notice of default, Grantor will endorse and deliver to Lender any payment of Rents in Grantor's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Grantor warrants that no default exists under the Leases or any applicable landlord/tenant law. Grantor also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

- 13. LEASEHOLDS; CONDOMINIUMS; PLANNED UNIT DEVELOPMENTS. Grantor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or is part of a planned unit development ("PUD"), Grantor agrees to the following: (i) The Property includes not only the property described above, but also an undivided interest in certain common elements and facilities of the condominium or PUD, and any interest of the Grantor in the homeowners' association or other equivalent entity owning or managing the common areas and facilities and the uses, benefits and proceeds of that interest; (ii) Grantor will perform all of Grantor's duties under the covenants, by-laws, or regulations of the condominium or PUD; (iii) Grantor will take such actions as are reasonable to ensure that any homeowners' association or equivalent entity maintains a public liability insurance policy and a "master" or "blanket" policy on the Property providing insurance coverage against loss by fire, hazards included within the term "extended coverage," and any other hazards, including but not limited to, earthquakes and floods, from which Lender requires insurance that is acceptable in form, amount, and extent of coverage to Lender.
- 14. DEFAULT. Grantor will be in default if any party obligated on the Secured Debt fails to make payment when due. Grantor will be in default if a breach occurs under the terms of this Security Instrument or any other document executed for the purpose of creating, securing or guarantying the Secured Debt. A good faith belief by Lender that Lender at any time is insecure with respect to any person or entity obligated on the Secured Debt or that the prospect of any payment or the value of the Property is impaired shall also constitute an event of default.
- 15. REMEDIES ON DEFAULT. In some instances, federal and state law will require Lender to provide Grantor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Grantor is in default.

At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents, including without limitation, the power to sell the Property.

If there is a default, Trustee shall, in addition to any other permitted remedy, at the request of the Lender, advertise and sell the Property as a whole or in separate parcels at public auction to the highest bidder for cash and convey absolute title free and clear of all right, title and interest of Grantor at such time and place as Trustee designates. Trustee shall give notice of sale including the time, terms and place of sale and a description of the Property to be sold as required by the applicable law in effect at the time of the proposed sale.

Upon sale of the Property and to the extent not prohibited by law, Trustee shall make and deliver a deed to the Property sold which conveys absolute title to the purchaser, and after first paying all fees, charges and costs, shall pay to Lender all moneys advanced for repairs, taxes, insurance, liens, assessments and prior encumbrances and interest thereon, and the principal and interest on the Secured Debt, paying the surplus, if any, to Grantor. Lender may purchase the Property. The recitals in any deed of conveyance shall be prima facie evidence of the facts set forth therein.

All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after

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foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Grantor's default, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

- 16. EXPENSES; ADVANCES ON COVENANTS; ATTORNEYS' FEES; COLLECTION COSTS. Except when prohibited by law, Grantor agrees to pay all of Lender's expenses if Grantor breaches any covenant in this Security Instrument. Grantor will also pay on demand any amount incurred by Lender for insuring, inspecting, preserving or otherwise protecting the Property and Lender's security interest. These expenses will bear interest from the date of the payment until paid in full at the highest interest rate in effect as provided in the terms of the Secured Debt. Grantor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. This amount may include, but is not limited to, attorneys' fees, court costs, and other legal expenses. This Security Instrument shall remain in effect until released. Grantor agrees to pay for any recordation costs of such release.
- 17. ENVIRONMENTAL LAWS AND HAZARDOUS SUBSTANCES. As used in this section, (1) Environmental Law means, without limitation, the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) Hazardous Substance means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," "hazardous substance," or "regulated substance" under any Environmental Law.

Grantor represents, warrants and agrees that:

- A. Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- B. Except as previously disclosed and acknowledged in writing to Lender, Grantor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental
- C. Grantor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Grantor shall take all necessary remedial action in accordance with any Environmental Law.
- D. Grantor shall immediately notify Lender in writing as soon as Grantor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.
- 18. CONDEMNATION. Grantor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Grantor authorizes Lender to intervene in Grantor's name in any of the above described actions or claims. Grantor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.
- 19. INSURANCE. Grantor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Grantor subject to Lender's approval, which shall not be unreasonably withheld. If Grantor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

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All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause." Grantor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Grantor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Grantor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Grantor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Grantor. If the Property is acquired by Lender, Grantor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

- 20. ESCROW FOR TAXES AND INSURANCE. Unless otherwise provided in a separate agreement, Grantor will not be required to pay to Lender funds for taxes and insurance in escrow.
- 21. FINANCIAL REPORTS AND ADDITIONAL DOCUMENTS. Grantor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Grantor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Grantor's obligations under this Security Instrument and Lender's lien status on the Property.
- 22. JOINT AND INDIVIDUAL LIABILITY; CO-SIGNERS; SUCCESSORS AND ASSIGNS BOUND. All duties under this Security Instrument are joint and individual. If Grantor signs this Security Instrument but does not sign an evidence of debt, Grantor does so only to mortgage Grantor's interest in the Property to secure payment of the Secured Debt and Grantor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Grantor, Grantor agrees to waive any rights that may prevent Lender from bringing any action or claim against Grantor or any party indebted under the obligation. These rights may include but are not limited to, any anti-deficiency or one-action laws. Grantor agrees that Lender and any party to this Security Instrument may extend, modify or make any change in the terms of this Security Instrument or any evidence of debt without Grantor's consent. Such a change will not release Grantor from the terms of this Security Instrument. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Grantor and Lender.
- 23. APPLICABLE LAW: SEVERABILITY, INTERPRETATION. This Security Instrument will be governed by applicable federal law and the law of the state of Texas without regard to its rules regarding the conflicts of laws, except for laws regarding the perfection and enforcement of the lien on real property, which will be governed by the law of the situs of the Property. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.
- 24. SUCCESSOR TRUSTEE. Lender, at Lender's option, may from time to time remove Trustee and appoint a successor trustee without any other formality than the designation in writing. The successor trustee, without conveyance of the Property, shall succeed to all the title, power and duties conferred upon Trustee by this Security Instrument and applicable law.

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25.	it by both first c	otherwise required by lass mail and either regs address on page 1 of thone grantor will be deen	gistered of is Security	r certified mail Instrument, or	, return receipt to any other add	requested, to t	ıne
26.	USE OF PROPI	ERTY. The property st	ubject to	this Deed of	Γrust is not use	ed principally	for
27.	RIDERS. The co	venants and agreements d amend the terms of thi	s Security	Instrument:	cribed below are		
							h
	Line of Conserved Description of the construction of the construct	ion Loan. This Secur n of an improvement on ling. Grantor grants to I future and that are or v suffices as a finance on may be filed of reco	includes zero balan ity Instructure Proper a sevill becoming states and for put	a revolving line nee, this Securion this Securion the secures rty. Security interest in the fixtures relatment and any proses of Articological terms of the security interest in the security in the securi	of credit provisty Instrument with an obligation of all goods that ed to the Prope carbon, photoble 9 of the Uni	sion. Although ill remain in eff incurred for Grantor owns nerty. This Secur graphic or other commercial comme	the ow rity her cial
Inst Inst	trument and in an trument on the date	Brallend 5	grees to the raiso ac.	x (Signature) ARLENE	eipt of a copy	of this Secur	ity LiK Date)
(Sign	mature)	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(Date)	(Signature)		(D	ate)

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ACKNO	WLEDGMENT:	121, 12, 1 . 1
(Individual)	WLEDGMENT: STATE OF WASHINGTON COUNTY O I certify that I know or have satisfactory evidence that . DONALD R. BRADFORD	F RIERITAT } ss.
(marriage)	is/are the individual(s) who appeared before me, and she/he/they signed this instrument and acknowledged is uses and purposes mentioned in the instrument.	1 said individual(s) acknowledged that to be a free and voluntary act for the
	Dated: 5/2/08	X Jaraber B. Challottt (Notary Public in and for the State of Washington, residing at)
	My appoinment expires:	Printed Name: Ka alee D. chabotte
	KARALEE D CHABOTTE NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES JULY 6, 2009	
(Individual)	STATE OFWASHINGTON, COUNTY O I certify that I know or have satisfactory evidence that . ARLENE E. BRADFORD is/are the individual(s) who appeared before me, and	
	she/he/they signed this instrument and acknowledged i uses and purposes mentioned in the instrument.  Dated:5/2/08	X Male B Chalette (Notary Public in and for the State of Washington, residing at)
	My appointment expires:	Printed Name: Karalee D. Chabotte
	(Seal)	
	KARALEE D CHABOTTE NOTARY PUBLIC STATE OF WASHINGTON COMMISSION EXPIRES JULY 6, 2009	

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I certify that I know or have	satisfactory evidence that	
is/are the individual(s) who she/he/they signed this instr	o appeared before me, and ument and acknowledged in	I said individual(s) acknowledged that
Dated:		(Notary Public in and for the State of Washington, residing at)
My appointment expires:		
		Printed Name:
(Seal)		
	135	<b>O</b> .
	-7///	
is/are the individual(s) who she/he/they signed this instr	appeared before me, and ument and acknowledged in	I said individual(s) acknowledged that
Dated:		(Notary Public in and for the State of Washington, residing at)
	4 4	Printed Name:
(Seal)	V	FILLICU NAME.
	I certify that I know or have is/are the individual(s) who she/he/they signed this instruses and purposes mentioned Dated:  My appointment expires:  (Seal)  STATE OFWASHINGTO I certify that I know or have is/are the individual(s) who she/he/they signed this instruses and purposes mentioned Dated:  My appointment expires:	STATE OF WASHINGTON COUNTY O I certify that I know or have satisfactory evidence that is/are the individual(s) who appeared before me, and she/he/they signed this instrument and acknowledged i uses and purposes mentioned in the instrument.  Dated:

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REQUEST FOR RECONVEYANCE (Not to be completed until paid in full)	
TO TRUSTEE:	
The undersigned is the holder of the note or notes secured by this Deed together with all other indebtedness secured by this Deed of Trust, have hereby directed to cancel this Deed of Trust, which is delivered hereby warranty, all the estate now held by you under this Deed of Trust to the secure of the property of th	e been paid in full. You are
entitled thereto.	
(Authorized Bank Signature)	Date

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FileNo: I1153139

## Schedule A

THE SOUTHEAST QUARTER OF THE NORTH 528 FEET OF THE WEST HALF OF THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 21, TOWNSHIP 3 NORTH, RANGE 10 EAST OF THE WILLAMETTE MERIDIAN, SKAMANIA COUNTY, WASHINGTON.

ALSO KNOWN AS LOT 4 OF JAMES ROBERSON SHORT PLAT, RECORDED IN BOOK 1 OF SHORT PLATS, PAGE 50, RECORDS OF SKAMANIA COUNTY, WASHINGTON. PN#: 03102120020400