AFN #2009173639 Recorded 08/13/09 at 01:18 PM DocType: MTGS Filed by: SKAMANIA COUNTY EDC Page: 1 of 3 Auditor J. Michael Garvison Skamania County, WA

Return Address:

Skamania County EDC P. O. Box 436 Stevenson, WA 98648

Document Title:

Promissory Note

Grantor (s)

Kristina Heartman dba Lesley's Books Grantee:

Skamania County Economic Development Council

Legal Description:

No real property

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167 NW 2rd ~ PO Box 436 ~ Stevenson, WA 98648 (509) 427-5110 Phone (509) 427-5122 Fax www.skamania-edc.org

Revolving Loan Fund

PROMISSORY NOTE

\$15, 845.00 U. S. Dollars

FOR VALUE RECEIVED, Kristina Heartman dba Lesley's Books (Borrower) hereby promise to pay unto Skamania County Economic Development Council (Lender), or order the principal sum of Fifteen Thousand, Eight Hundred Forty-five Dollars (\$15,845.00) with interest from the date of this Note, until paid, at the rate of 6.25 percent per annum. Principal and interest shall be payable to the Skamania County Economic Development Council in Sixty (60) consecutive installments of Three Hundred Eight Dollars and Seventeen Cents (308.17), including interest, beginning, and continuing on the fifteenth day of each month thereafter until paid, except that if not sooner paid, this Note shall be due and payable in full on August 6, 2014.

This note may be prepaid in whole or in part at any time without penalty. This Note is not assumable without express written consent of Lender, which consent is not to be unreasonably withheld.

In the event of default, the Borrower shall be responsible for all costs of collection, including but not limited to attorney's fees. If more than one Borrower, all shall be jointly and severally liable, and notice to one shall constitute notice to all.

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Signed at Stevenson, Washington

Date: 8/7/09

Date: 8-7-09

Date: 8-7-09

Date: 8. 7. 09

(Borrower)

(Borrower)

(Borrower)

(Borrower)