

RECORDING REQUESTED BY

AND WHEN RECORDED MAIL  
DEED AND TAX STATEMENT TO  
Bank Of America Home Loans  
ATTN: RECORDS PROCESSING  
400 National Way  
CA6-919-01-09  
Simi Valley, CA 93065

File No. DIL0570340

Title Order No. 4937054

Space above this line for recorder's use only

Grantor:  
Grantee:

TERRY HOWARD, AN UNMARRIED MAN AS HIS SEPARATE ESTATE  
BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME  
LOANS SERVICING, LP

Abbr. Legal Description:  
Tax Parcel No.:

S28, T2N, R5E  
02-05-28-1-0105-00

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## ESTOPPEL AND SOLVENCY AFFIDAVIT

State of WASHINGTON

County of SKAMANIA

TERRY HOWARD, AN UNMARRIED MAN AS HIS SEPARATE ESTATE, ("Deponent") being first duly sworn, for themselves, deposes and says:

That "Deponent" is the identical party who made, executed and delivered that certain Deed in Lieu of Foreclosure to BAC HOME LOANS SERVICING, LP, FKA COUNTRYWIDE HOME LOANS SERVICING, LP ("Grantee") dated the 4/1/2011, encompassing the following described property, to wit:

A tract of land located in the North Half of Section 28, Township 2 North, Range 5 East, of the Willamette Meridian, in the County of Skamania, State of Washington, described as follows:

Beginning at the North Quarter corner of Section 28, Township 2 North, Range 5 East of the Willamette Meridian, run along the North-South centerline of Section 28 South 00°26'45" East

308.59 feet to a point on South boundary of Bonneville Power line right of way; run along right of way boundary North 89°34'50" East 677.00 feet to the point of beginning; continue on boundary North 89°34'50" East 229.97 feet to a pipe, leave boundary run South 12°03'43" East 645.98 feet to the Westerly boundary of LaBarre County Road; run through curve to left with radius of 401.97 feet through a central angle of 11°35' a distance of 81.27 feet; leave road boundary run South 88°52'49" West 333.11 feet; run North 00°00'00" East 713.30 feet to point of beginning.

Commonly know as: 22 Sievers Road , Washougal, WA 98671

That the aforesaid deed was an absolute conveyance of the title to said premises to the Grantee named therein, in effect as well as in form, and was and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the proffered Deed in Lieu of Foreclosure by the Grantee named therein, together with full cancellation of all debts, obligations, costs and charges heretofore existing under and by virtue of the terms of that certain Deed of Trust heretofore existing on the property therein and hereinbefore, dated 05/21/2007 and recorded Recorded on JUNE 1 2007 in Auditor File No. 2007166344, of the records of SKAMANIA Washington, executed by TERRY L. HOWARD, AN UNMARRIED MAN AS HIS SEPARATE ESTATE, as trustor(s) "MERS" is Mortgage Electronic Registration Systems, Inc., MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns for Countrywide Home Loans, Inc., as beneficiary and the cancellation of record of said Deed of Trust.

That the aforesaid deed and conveyance were by this Deponent as the result of their request that the Grantee accept such deed and was their free and voluntary act; that at the time of making said deed this Deponent considered and still consider that the indebtedness above-mentioned represented a fair value of the property so deeded; that said deed was not given as a preference against any other creditors of the Deponent or either of them; that as of the time it was given there was no other person or persons, firms or corporations, other than the Grantee therein named interested, either directly or indirectly, in said premises, that this Deponent is not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed; that Deponent in offering to execute the aforesaid deed to the Grantee therein, and in execution same, was not acting under any duress, undue influence, misapprehension or misrepresentation by the Grantee in said deed, or the agent or attorney or any other representative of the Grantee in said deed; that it was the intention of this Deponent as Grantor in said deed to convey and by said deed the Deponent did convey to the Grantee therein all their right, title, and interest absolutely in and to the premises described in said deed.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered during the last twelve months nor any contract for the making of repairs or improvements on said premises.

There are no chattel mortgages, conditional sale contracts, security agreements, financing statements, retention of title agreements or personal property leases affecting any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the premises and all plumbing, heating, lighting, refrigerating and other equipment is fully paid for including all bills for the repair thereof.

There are no outstanding bill for utilities, unused fuel, gas, electric or sewer.

This affidavit is made for the protection and the benefit of the aforesaid Grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

Skamania County Assessor  
Date 6-7-11 Parcel# 2-5-28-1-0-105

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DATED: 4-1-2011

By: Terry Howard  
L.

STATE OF WA

COUNTY OF Clark

On 4/1/11 before me Casey K. Ferreira, a  
Notary Public in and for said county, personally  
appeared, Terry L. Howard personally known to me (or  
proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument  
and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their  
signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Washington that the  
foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Casey K. Ferreira Clark, Washington  
Notary Public in and for said County and State

