AFN #2012182018 Recorded 11/13/2012 at 12:46 PM DocType: MTGS Filed by: CORELOGIC Page: 1 of 1 Auditor Timothy O. Todd Skamania County, WA

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450 E. Boundary Chapin, SC 29036 Attn: Lien Release

Attn: Lien Release , . . . 14∠4U-1288

AFFIDAVIT AND INDEMNITY

M&T BANK #:0014251896 "SMITS" Lender ID:041/0014251896 Skamania, Washington MERS #: 100050300011213940 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the present Beneficiary under that certain Note Dated: 10/28/2011 Recorded: 11/03/2011 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2011179405 in Skamania in the State of Washington does hereby swear and depose that either said Note or said Deed of Trust or both are lost, damaged, or electronic image used.

Said Deed of Trust was executed by MATTHIJS P SMITS AND LISA M HAMERLYNCK, HUSBAND AND WIFE as Grantor, with SKAMANIA COUNTY TITLE COMPANY as Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR M&T BANK as Beneficiary.

Property Address: 731 UPPER LAKEVIEW ROAD, WHITE SALMON, WA 98672

In consideration of issuance by FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee of its Reconveyance of said Deed of Trust without the surrender to it of the aforementioned Note or of the Deed of Trust securing said Note for cancellation and Retention, Affiants hereby agree to hold said Trustee free and clear of all liability and responsibility of any loss, damage and expense that may arise or that said Trustee may suffer by reason of the issuance of such reconveyance without having possession of the original Note or the original Deed of Trust.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. On October 24th, 2012

Emily Witt, Assistant Secretary

STATE OF New York **COUNTY OF Erie**

On the 24th day of October in the year 2012 before me, the undersigned Notary Public in and for said State, personally appeared Emily Witt, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

TASHIN L CAPERS Notary Expires: 05/212016 Qualified in Erie County

TASHIA L. CAPERS Lic. #01CA6262155 Notary Public-State of New York Qualified in Erie My Commission Expires 05/21/2016

(This area for notarial seal)