

Recording requested by:

Mail Tax Statements to:
Same as below

WHEN RECORDED, RETURN TO:
FIRST AMERICAN MORTGAGE SERVICES
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
ATTN: RECORDING COORDINATORS

REAL ESTATE EXCISE TAX
29894
JAN - 8
DAD Exempt
by deputy
SKAMANIA COUNTY TREASURER

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEED IN LIEU OF FORECLOSURE

46050248

TS# 12-48255-DIL

The undersigned Grantor hereby declares:

The Grantee herein was the Beneficiary under that certain Deed of Trust dated 2/15/2007 and executed by KEVIN L. RUGE AND AMY L. RUGE husband and wife the undersigned Grantor(s) in favor of the grantee herein:

The amount of the unpaid debt, together with cost, was \$ 423,178.40

The consideration for the transfer was No Consideration

The documentary transfer tax is \$0.00


Tax Parcel Number: 02052900040200

For valuable consideration, receipt of which is hereby acknowledged, KEVIN L. RUGE AND AMY L. RUGE, HUSBAND AND WIFE hereby grants to WELLS FARGO BANK N.A. NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS TRUSTEE FOR THE RMAC TRUST, SERIES 2010-6T the following described real property in the city of WASHOUGAL, County of Skamania, State of Washington. For said deed of trust recorded on this date 2/22/2007, in Skamania, County, Washington, in BOOK N/A, PAGE N/A, as Instrument No. 2007165087.

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A"

ESTOPPEL AFFIDAVIT ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "B"

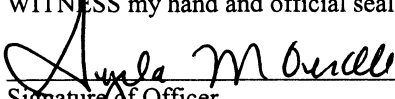
Date: 8-8-2012 By: 
KEVIN L. RUGE

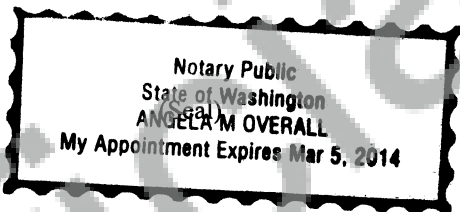
Date: 8-8-2012 By: 
AMY L. RUGE

STATE OF WA
COUNTY OF CLARK

On 8/8/12 before me, Kevin Ruge & Amy Ruge
Personally appeared, Angela M Overall - Notary Public who
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 ~~California~~ ^{WA} that the foregoing paragraph is
true and correct.
WITNESS my hand and official seal.


Signature of Officer



Acknowledged by:  Date 9-7-12
THOMAS WALSH, VICE PRESIDENT
Program Administrator, Roosevelt Management Company LLC.

Unofficial Copy

EXHIBIT "A"

The land referred to is situated in the County of Skamania, State of Washington, and described as follows:

A parcel of property located in the Northwest quarter of Section 29, Township 2 North, Range 5 East of the Willamette Meridian, Skamania County, Washington, described as follows:

COMMENCING at the Northwest corner of said Northwest quarter of Section 29;

THENCE South 01°21'56" West along the West line of said Northwest quarter of Section 29, a distance of 1299.51 feet;

THENCE North 89°49'38" East 915.71 feet;

THENCE North 01°10'05" West 334.26 feet to the True Point of Beginning;

THENCE North 89°30'14" East 719.46 feet;

THENCE North 70°55'20" East 1064.99 feet to the East line of said Northwest quarter of Section 29;

THENCE North 01°15'49" East along said East line 548.23 feet to the North line of said Northwest quarter of Section 29;

THENCE North 88°41'28" West along said Northline 1757.69 feet to a point which bears North 01°10'05" West from the True Point of Beginning.

THENCE South 01°10'05" East 942.76 feet to the True Point of Beginning.

EXCEPT a strip of land 300 feet in width acquired by the United States of America for the Bonneville Power Administration's Bonneville-Vancouver No. 1 and No. 2 electric power transmission lines as recorded in Book 27 of Deeds, page 319, of Skamania County, Washington.



ASSETS SERVICES/FAACS
WA

FIRST AMERICAN ELS
DEED



Skamania County Assessor
Date 1-8-12 Parcel# 25-29-402
[Signature]

EXHIBIT "B" ESTOPPEL AFFIDAVIT

TS #: 12-48255-DIL

The aforesaid deed is intended to be and is an absolute conveyance of the title to said premises to the grantee names therein and was not and is not now intended as a mortgage, trust conveyance, or security of any kind. It is our intention as grantors in said deed to convey, and by said deed we did convey to the grantee therein all our right, title and interest absolutely in and to said premises; that possession of said premises has been surrendered to the grantee.

In the execution and delivery of said deed, we were not acting under any misapprehension as to the affect thereof, and acted freely and voluntarily and were not acting under coercion or duress.

The consideration for said deed was and is the full cancellation of all debts, obligations, costs and charges secured by that certain deed of trust heretofore existing on said property executed by: **KEVIN L. RUGE AND AMY L. RUGE husband and wife** Trustors, dated 2/15/2007 and recorded 2/22/2007 in book N/A, page N/A , as document number 2007165087 of Official records of **Skamania, Washington**, and RECONVEYANCE of said property under said deed of trust. At the time of making said deed, we believed and now believe that the aforesaid consideration for the deed represents the fair value of the property so deeded.

This declaration is made for the protection and benefit of the grantee in said deed, his successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

This Estoppel declaration for deed in lieu of foreclosure consisting of the page is executed this 8 day of August, 2012, at Clark County state of Washington.

Date: 8-8-2012

By: [Signature]
KEVIN L. RUGE

Date: 8-8-2012

By: [Signature]
AMY L. RUGE

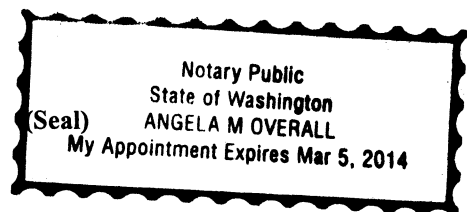
STATE OF WA
COUNTY OF Clark

On 8/8/12 before me, Angela M Overall
Personally appeared, Kevin Ruge & Amy Ruge who
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 ~~California~~ ^{WA} that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]
Signature of Officer



T.S. #: 12-48255-DIL

GRANTOR(S) AFFIDAVIT

KEVIN L. RUGE AND AMY L. RUGE, HUSBAND AND WIFE , grantor, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:

That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

Date: 8-23-12 By: [Signature]
Date: 8-23-12 By: [Signature]
KEVIN L. RUGE
AMY L. RUGE

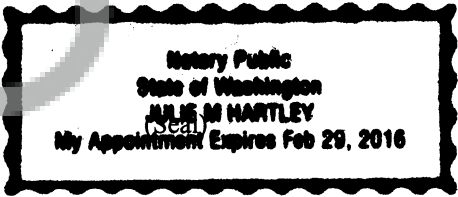
STATE OF WA
COUNTY OF CLALLAM

On 8-23-2012 before me, Julie M Hartley
Personally appeared, Kevin L Ruge and Amy L Ruge who
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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

[Signature]
Signature of Officer



OWNER'S AFFIDAVIT

Order No. 02-12023273/ TS#12-48255-DIL

State of Washington)

County of Clark)

Before me, the undersigned Notary Public, personally appeared Kevin Ruge & Amy Ruge, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed below, who having been first duly sworn, says as follows:

1. I am authorized to make this affidavit and have knowledge of the facts set forth herein.
2. I know of no leases, agreements of sale, easements, defects, liens, encumbrances, adverse claims, or other matters affecting the Property other than as shown in the preliminary title report or commitment issued by the Company and bearing the above-referenced order number.
3. I hereby affirm that there are no judgment or tax liens, which name me as a judgment debtor or taxpayer, affecting the Property.
4. I hereby affirm that there are no liens or rights to liens upon said property for labor, services, materials, appliances, equipment, or power furnished or to be furnished to any work of improvement on said property, which are not shown by the public records, whether done by an owner, lessee, sub-lessee or tenant and which has been completed within the last year or which is now in progress.
5. I have not (a) previously conveyed or transferred said property, or any portion thereof, (b) filed a petition for bankruptcy or reorganization which is currently pending, or (c) been served with a summons and complaint and/or any notice of pending action relating to the Property.
6. I understand that the Company is relying on this affidavit to issue title insurance policies and other evidences of title. I hereby indemnify and hold the Company harmless against any loss or damage caused by any inaccuracies contained in this affidavit.

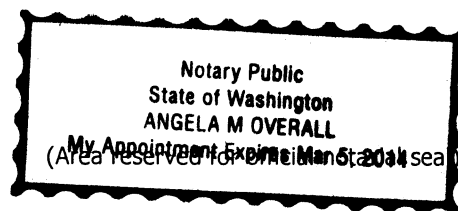
Subscribed and sworn to (or affirmed) before me on this 8 day of August, 2012,

by [Signature] Amy L Ruge, proved to me
(Name of Person(s) Appearing in front of Notary)

on the basis of satisfactory evidence to be the person(s) who appeared before me.

Signature [Signature]
(Notary)

Name Angela M. Overall
(typed or printed)



After Recording, Return to:
RMAC
7301 N. State Hwy 161 #136
Irving, TX. 75039