

RECORDING REQUESTED BY  
AND WHEN RECORDED MAIL TO:

Water Front Recreation, Inc.  
38954 Proctor Blvd. #333  
Sandy, OR 97055

Skamania County, WA  
Total:\$309.50  
AGLS  
Pgs=7

**2025-001143**

07/24/2025 03:46 PM

Request of: COLUMBIA GORGE TITLE



Space Above for Recorder's Use

### CONSENT TO ENCUMBRANCE OF LEASEHOLD INTEREST

This Consent to Encumbrance of Leasehold Interest ("Consent to Encumbrance"), dated as of July 1, 2025, is entered into by and among James Baldwin, Kristin Baldwin, and Julie Baldwin as lessee ("Lessee"), Water Front Recreation, Inc. a Washington Corporation, as lessor ("Lessor"), and Fairway Independent Mortgage Corporation, ("Lender") with respect to the following:

#### Recitals

A. Lessor and Lessee entered into a Cabin Site Lease for Cabin Site 145 dated September 3, 1993, recorded in Skamania County, Washington Records as Book 139 Page 625 ("Lease"), by document entitled "Assignment, Assumption and Consent", dated July 1, 2025, recorded in Skamania County, Washington Records as AFN # 2025-001143, pertaining to the lease of real property (herein referred to as "Leased Property") and legally described as:

Tax Parcel Number (s) 96-000145000000

B. Lessee wishes to encumber Lessee's leasehold interest in the Leased Property by assignment for security purposes of Lease in the form of a trust deed ("Leasehold Encumbrance") in favor of Lender to secure Lessee's obligations under a loan agreement, which Leasehold Encumbrance is being recorded concurrently with this Consent to Encumbrance in the official records of Skamania County.

C. The Lease prohibits assignment without prior consent of the Lessor. Lessor is willing to consent to the Leasehold Encumbrance subject to the terms and conditions of this Consent to Encumbrance.

## **Agreement**

NOW, THEREFORE, the parties hereto agree as follows:

1. **Consent to Encumbrance.** Lessor hereby consents to the Leasehold Encumbrance, provided however, and upon the express condition, that neither such consent nor the collection of rent from the Lender shall be deemed a waiver or relinquishment for the future of the covenant against assignment or subletting and such conditional acceptance of the Lender as Lessee shall not be deemed a release or waiver from any further performance of the provisions of the Lease from and after the effective date of any assignment.

2. **Assignment of the Lease Becoming Absolute.** Lessor hereby further agrees that upon default by Lessee under the Leasehold Encumbrance to Lender, Lessor agrees to assignment by Lessee of all Lessee's leasehold interest in the Property becoming absolute to Lender upon written notice to Lessor, the cure of all defaults under the Lease, if any, extinguishment by Lender of any interests of Lessee in the Cabin and Leased Property by appropriate legal actions or proceedings, and fulfillment and assumption of Lessee's obligations under the lease by Lender, subject to the terms and conditions of the Lease. This consent shall not be deemed a waiver for the future of the covenant against further assignment or subletting of the Lease without consent of Lessor.

Any subsequent transfer of the Leasehold may be made only with such written consent of Lessor and subject to the conditions relating to such transfer as are set forth in the Lease. Such Lessor's consent shall not be unreasonably withheld.

3. **Time for Notice.** Any notice to Lender under Section 5 may be given concurrently with the notice of default to Lessee, as provided in the Lease.

4. **Lender's Right to Cure.** Lessor may not terminate the Lease because of any default or breach under the Lease on the part of Lessee if Lender within thirty (30) days after Lessor's written notice to Lender of Lessor's intention to so terminate:

4.1 cures the default or breach within the time provided above; and

4.2 keeps and performs all of the covenants and conditions of the Lease including those requiring the payment of money by Lessee.

Lender's right to possession and quiet enjoyment of the Leasehold shall be subject to payment of all unpaid obligations owing to Lessor and full and faithful performance of all terms and conditions under the Lease by Lender.

5. **Notices.** All Notices hereunder shall be in writing and deemed given (a) when delivered personally, (b) three (3) days after the date the Notice is deposited in the U.S. mail, by registered or certified mail, return receipt requested, postage prepaid, (c) on the day the Notice

is sent by electronic transmission, with receipt mechanically confirmed, or (d) one (1) day after the date the Notice is deposited for next day overnight delivery with a nationally recognized overnight courier service, addressed and/or sent by electronic transmission, as the case may be, as follows:

If to Lessor to: Water Front Recreation, Inc., a Washington Corporation  
Attention: Jennifer Russell  
38954 Proctor Blvd. #333  
Sandy, OR 97055  
Email: jennifer@waterfrontrecreation.com

With a copy to: Sussman Shank, LLP  
Attention: William Fig  
1000 SW Broadway, Suite 1400  
Portland, OR 97205  
Email: wfig@sussmanshank.com

If to Lessee to: James Baldwin  
Kristin Baldwin  
Julie Baldwin  
4811 NE 88th Street  
Vancouver, WA 98665-0900

If to Lender to: Fairway Independent Mortgage Corporation  
Attn: Tina Sorum and/or Daniel Cruz  
4201 Marsh Lane  
Carrollton, Texas 75007

Or to any other address as the parties may from time to time designate by a Notice in writing to the other parties.

6. Successors and Assigns. The terms of this Consent to Encumbrance shall inure to the benefit of and be binding upon the parties, their successors and permitted assigns.

7. Effect of this Consent to Encumbrance. Except as provided in this Consent to Encumbrance, the Lease shall remain in full force and effect as originally written. The Leased Property is subject to a Master Lease with the State of Washington and all parties hereto agree that the terms of the Master Lease shall govern any inconsistent or conflicting provisions in this Consent to Encumbrance and all leases and assignments of lease are subject to the terms of

the Master Lease. Lessor acknowledges that the maturity date of the Lease was extended from June 1, 2025 to June 1, 2069 pursuant to section 10.3 of the North Woods Settlement Agreement dated May 24, 1984 and approved by judgment in Oregon Circuit Court case A80-10-06115 dated September 27, 1987.

8. Counterparts. This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.

9. Recitals. The recitals are true and correct and are a part of this Agreement.

**Lessor:**

Water Front Recreation, Inc

By: Jennifer Russell, Secretary  
Jennifer Russell, Secretary

**Lessee:**

By: James Baldwin 7-10-2025  
James Baldwin

By: Kristin Baldwin 7/10/2025  
~~James Baldwin~~  
Kristin KB

By: Julie A Baldwin 7/10/2025  
Julie Baldwin

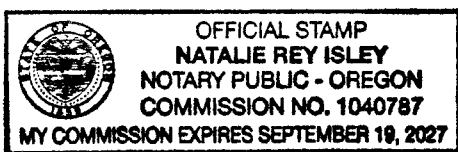
**Lender:**

Fairway Independent Mortgage Corporation

By: [Signature]  
Tina Sorum and/or Daniel Cruz

STATE OF Oregon )  
 ) ss.  
County of Clackamas )

I certify that I know or have satisfactory evidence that **Jennifer Russell** is the person who appeared before me, and said person acknowledged that she signed this instrument, on oath stated that she was authorized to execute the instrument and acknowledged it as the Secretary of Water Front Recreation, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

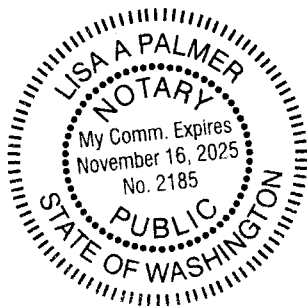


Dated: July 21, 2025  
Natalie Rey Isley  
(Signature)

Title: Notary Public  
My Appointment Expires: 09/19/2027

STATE OF WA )  
 ) ss.  
County of Clallam )

I certify that I know or have satisfactory evidence that **James Baldwin** is the person who appeared before me and acknowledged that they signed the foregoing instrument and executed it as their free and voluntary act for the purposes stated therein.



Dated: July 10, 2025  
[Signature]  
(Signature)

Title: notary  
My Appointment Expires: 11-16-25

STATE OF WA )  
 ) ss.  
County of Clallam )

I certify that I know or have satisfactory evidence that **Kristin Baldwin** is the person who appeared before me and acknowledged that they signed the foregoing instrument and executed it as their free and voluntary act for the purposes stated therein.



Dated: July 10, 2025

[Signature]  
(Signature)

Title: notary  
My Appointment Expires: 11-16-25

STATE OF WA )  
 ) ss.  
County of Clallam )

I certify that I know or have satisfactory evidence that **Julie Baldwin** is the person who appeared before me and acknowledged that they signed the foregoing instrument and executed it as their free and voluntary act for the purposes stated therein.



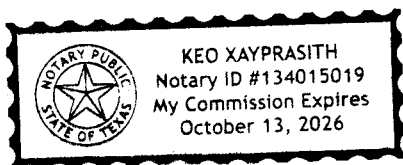
Dated: July 10, 2025

[Signature]  
(Signature)

Title: notary  
My Appointment Expires: 11-16-25

STATE OF Texas )  
 ) ss.  
County of Denton )

I certify that I know or have satisfactory evidence that **Tina Sorum and/or Daniel Cruz** is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged is as the Avp Post Closing, to be the free and voluntary act of such party for the use and purposes mentioned in the instrument.



Dated: 7-15, 2025

Keo +  
(Signature)

Title: Notary public  
My Appointment Expires: 10-13-2026