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RECORDED AT THE REQUEST OF AND AFTER RECORDING RETURN TO:

H&L Services, Inc., Trustee 1111 Third Avenue, #3400 Seattle, WA 98101



ESTOPPEL AFFIDAVIT

FIRST AMERICAN TITLE CO. 6 2209-2

Grantor:

Christian S. Lauch and Jean R. Lauch

Grantee:

Veterans Administration

Legal Description:

Assessor's Tax Parcel ID#:

4638-000-027-0006 R106494

Reference # (If applicable):

LAUCH 64183-29504

ESTOPPEL AFFIDAVIT

STATE OF OHIO

COUNTY OF Franklin

SS

CHRISTIAN S. LAUCH and JEAN R. LAUCH, being first duly sworn, deposes and says:

Lot 27, The Meadow - Phase II, according to the Plat thereof recorded in Volume 16 of Plats, Pages 1 through 7, records of Skagit County, Washington. Situated in Skagit County, Washington.

That said deed was an absolute conveyance in effect as well as in form and not a mortgage nor trust conveyance nor security of any kind; that said deed was given in consideration of the cancellation of the entire deed of trust indebtedness including costs and charges heretofore existing under the terms of a certain deed of trust covering said property dated February 17, 1999, recorded February 22, 1999, under Auditor's File No. 9902220141, records of said county, and the release of record of said deed of trust by said grantee and the cancellation of the note secured by said deed of trust.

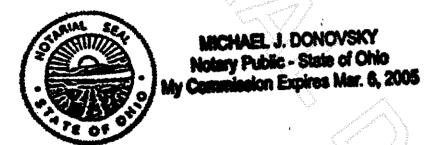
That said deed of trust indebtedness represented a fair value of the said property so conveyed; and that said deed was made by said affiants freely and voluntarily and not under duress, undue influence, misapprehension or misrepresentation by the said grantee or its agents;

That affiant is solvent and said deed was not given for the purpose of preference of a creditor, nor given to hinder, delay or defraud creditors but in good faith for the consideration aforesaid;

That this affidavit is made for the protection and benefit of grantee and successors in interest and the title insurance company as inducement to issue its policy of title insurance to grantee as owner of the above-described property.

Jan Renee Sauch

SUBSCRIBED AND SWORN TO before me this 30th day of May, 2000.



By:

Notary Public in and for the State of Ohio

Residing at 81 Euclid Ave Columbus OH 43201

My Commission Expires: march 6, 2005

STATE OF OHIO) ss COUNTY OF Frank (in)

CHRISTIAN S. LAUCH and JEAN R. LAUCH, being first duly sworn on oath depose and state: That the affiants are the Grantors under that deed-in-lieu of foreclosure, copy of which is appended hereto and declare that there is no other or additional consideration to said Grantors other than cancellation of the indebtedness referred to in said deed-in-lieu of foreclosure.

Jean Renee Funch

ON THIS DAY personally appeared before me CHRISTIAN S. LAUCH and JEAN R. LAUCH to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that they signed the same as their free and voluntary act and deed for the uses and purposes therein mentioned.

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Kathy Hill, Skagit County Auditor 6/26/2000 Page 2 of 2 3:47:39PM