

RECORDED AT THE REQUEST OF
AND AFTER RECORDING RETURN TO:

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



200006260179

Kathy Hill, Skagit County Auditor
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ESTOPPEL AFFIDAVIT

FIRST AMERICAN TITLE CO.

62209-2

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:

That they executed and delivered that certain deed dated _____, 2000, conveying to THE SECRETARY OF VETERANS AFFAIRS OF WASHINGTON D.C., his successors or assigns, as such, the following described property situate in Skagit County, Washington, to-wit:

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.

Cf Lauch
Jean Renee Lauch

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



MICHAEL J. DONOVSKY
Notary Public - State of Ohio
My Commission Expires Mar. 6, 2005

Michael J. Donovan
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)
COUNTY OF Franklin) ss

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.

Cf Lauch
Jean Renee Lauch

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.

GIVEN under my hand and official seal this 30 day of may, 2000.



MICHAEL J. DONOVSKY
Notary Public - State of Ohio
My Commission Expires Mar. 6, 2005

Michael J. Donovan
By:
Notary Public in and for the State of Ohio
Residing at 81 Euclid Ave Columbus OH 43201
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