

WHEN RECORDED RETURN TO
Vonnie Nave
North Pacific Trustee, Inc.
P.O. Box 4143
Bellevue, WA 98009-4143

200109260019
Skagit County Auditor
9/26/2001 Page 1 of 2 9:54:56AM

SPECIAL WARRANTY DEED

FIRST AMERICAN TITLE CO.

Our File No: 7115.20059/Ratcliff, Thomas and RONALDA
H4096134-4

63650-2

THIS INDENTURE made this 21st day of September, 2001, between Principal Residential Mortgage, Inc. a corporation duly organized and existing under and by virtue of the laws of the State of Iowa, located at Des Moines, hereinafter Grantor, and THE SECRETARY OF VETERAN AFFAIRS, an officer of the United States of America, his successors or assigns, as such, GRANTEE:

WITNESSETH, that GRANTOR for and in consideration of the sum of Ten Dollars (\$10.00) paid by GRANTEE, the receipt whereof is acknowledged, and other valuable consideration, hereby grants, and conveys unto GRANTEE, and to their successors and assigns, forever, but without recourse, representation of warranty (statutory or otherwise), except as expressed herein, all of its right, title and interest in and to that certain tract or parcel of land described as follows, to wit:

Tax Parcel No.: 4152-103-016-0000-R101544

Lots 14, 15, and 16, except the East 25 feet of said Lot 16, Block 103, "Plat of the Town of Sedro, Skagit County, W.T.", as per Plat Recorded in Volume 1 of Plats, Page 18, Records of Skagit County, Washington, except the North 55 feet thereof. Situate in the City of Sedro-Woolley, County of Skagit, State of Washington.

together with all and singular the hereditaments and appurtenances thereunto belonging, or in anywise appertaining; and the reversion or reversions, remainder or remainders, rents, issues and profits thereof, and all the estate, right, title, interest, claim or demands whatsoever, of the said GRANTOR, either in law or equity, or, in and to the above-bargained premises, with the said hereditaments and appurtenances; TO HAVE AND TO HOLD the premises as before described, with the appurtenances, unto the said Grantee, their successors and assigns forever.

And GRANTOR, for itself and its successors does covenant, promise and agree, to and with the said GRANTEE their successors and assigns, that GRANTOR has not done or suffered to be done, anything whereby the said premises hereby granted are, or may be in any manner encumbered or charged, except as herein recited; and that the said premises, against all persons lawfully claiming, or to claim the same, by through or under it, it will warrant and forever defend.

SKAGIT COUNTY WASHINGTON

Real Estate Excise Tax

PAID #443084

SEP 26 2001

Amount Paid \$
By: Skagit County Treasurer Deputy

Effective this 21st day of September, 2001 If a corporate grantor, it has caused its name to be signed and its seal affixed by an officer or other persons duly authorized to do so by order of its board of directors.

Principal Residential Mortgage, Inc.

By: [Signature]

Lance E. Olson

Its Attorney-in-Fact for Principal Mortgage, Inc., by Power of Attorney recorded on July 2, 2001 under Skagit County, Washington Auditor's File No. 200107020102

STATE OF Washington)
) ss.
COUNTY OF King)

I certify that I know or have satisfactory evidence that Lance E. Olson is the person who appeared before me, and said person acknowledged that he signed this instrument, on oath stated that he was authorized to execute the instrument and acknowledged it as the Attorney-in-Fact of Principal Mortgage, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: Sept. 21, 2001

DOLORES L. SAN NICOLAS
STATE OF WASHINGTON
NOTARY ---- PUBLIC
MY COMMISSION EXPIRES 2-16-05

[Signature]

Dolores L. SanNicolas
NOTARY PUBLIC in and for the State of
Washington
Residing at Kent
My commission expires 02/16/05



200109260019

, Skagit County Auditor