



National Asset Management Group  
Document Preparation Department  
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Skagit County Auditor

2/19/2002 Page 1 of 2 9:35AM

Loan #: 0043726371

SPACE ABOVE THIS LINE FOR RECORDER'S USE

DEJARLAI602007

## ASSIGNMENT OF DEED OF TRUST

FOR VALUE RECEIVED, the undersigned hereby grants, assigns and transfers to

**WASHINGTON MUTUAL BANK, FA**

whose address is

all beneficial interest under that certain Deed of Trust dated May 9, 2001, executed  
by GERALD R DEJARLAIS and MARLENE M DEJARLAIS, HUSBAND AND WIFE

to FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY

recorded on May 15, 2001

and recorded in Book/Volume No.

500105150024 Skagit

, page(s)

, as Document No.

County Records, State of Washington

on real estate legally described as follows:

AS PER DEED OF TRUST

Assessor's Tax Parcel ID#: 4719-000-027-0000 R113641

TOGETHER with the note or notes therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Deed of Trust.

DATED: May 15, 2001

GOLF SAVINGS BANK

*Carol M. Warren*

Carol M. Warren Senior Vice President

STATE OF WASHINGTON  
COUNTY OF SKAGIT

) ss.

On May 15, 2001, before me, the undersigned, a Notary Public in and for the said County and State, personally appeared Carol M. Warren

to me personally known, who, being duly sworn by me, did say that he/she is the Senior Vice President

of the corporation named herein which executed the within instrument, that the seal affixed to said instrument is the corporate seal of said corporation; that said instrument was signed and sealed on behalf of said corporation pursuant to its by-laws or a resolution of its Board of Directors and that he/she acknowledges said instrument to be the free act and deed of said corporation.



Notary Public for the state of WASHINGTON  
My commission expires:  
Residing at:

*[Signature]*

Loan #: 0043726371

602007

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title of the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Skagit:

LOT 27, "PLAT OF BAKERVIEW WEST", AS PER PLAT RECORDED IN VOLUME 17 OF PLATS,  
PAGES 13 THROUGH 16, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

which currently has the address of 2906 BAKERVIEW PLACE MOUNT VERNON  
[Street] [City]  
Washington 98273-5789 ("Property Address");  
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally and title to the Property against all claims and demands, subjects to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

#### 1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.

Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not

