

Filed at the Request of:

Gary T. Jones  
P.O. Box 1245  
Mount Vernon, WA 98273



200203290116  
Skagit County Auditor

3/29/2002 Page 1 of 3 11:25AM

FIRST AMERICAN TITLE CO.

**AFFIDAVIT OF JAMMIE STURLAUGSON**

68439-2

JAMMIE STURLAUGSON, individually and as successor of KIM STURLAUGSON, her deceased husband, being first being sworn on oath, states:

1. That the following affidavit is given concurrently with a Deed in Lieu of Foreclosure with respect to premises in Skagit County, Washington, legally described as follows:

Lot 1 of Skagit County Short Plat No. 97-00047, approved January 25, 1999 and recorded January 25, 1999 under Auditor's File No. 9901250155 in Volume 13 of Short Plats, pages 200 and 201, being a portion of the Southeast 1/4 of the Southeast 1/4 of Section 23, and of the Northeast 1/4 of the Northeast 1/4 of Section 26, all in Township 34 North, Range 4 East, W.M.

2. This affidavit is made in order to induce KIRK E. SHROYER and MARY HUDDLE-SHROYER, husband and wife, to accept a Deed in Lieu of Foreclosure, rather than pursue legal action against the undersigned for sums due under a Note and Deed of Trust dated November 1, 2000. The undersigned is not aware of any facts, rights, interests, or claims which are not shown by the public records of Skagit County to diminish the right, title, and interest of the undersigned as the person with full and complete authority to convey title to the above-described real property.

3. To the knowledge of the undersigned, there are no easements, claims of easements, or encumbrances which are not shown by the public records.

4. The undersigned has knowledge of and represents to

the grantor of this Deed in Lieu of Foreclosure that the above-described premises are not subject to any shortage in area, conflicts and boundary lines, encroachments or other facts which a correct survey might disclose.

5. The undersigned represents that, to the best of his knowledge and belief as a property owner, there are not disputes with respect to water rights of claimants entitled to water associated with the premises and that there are no Indian Tribal codes or regulations, Indian Treaty or aboriginal rights which affect the subject property.

6. By this affidavit, the undersigned promises and agrees to hold harmless the grantee of that certain Deed in Lieu of Foreclosure from any lien for services, labor, material or medical assistance heretofore or hereafter furnished which may be imposed by law on the premises which is not now shown by the public records.

7. The undersigned warrants and represents that no service, installation, connection, maintenance, construction, hook-up, or reimbursement charges for sewer, water, garbage, or electricity apply to the subject premises.

8. The undersigned warrants that no illegal activity has been conducted on the premises which could expose the premises to seizure or confiscation for violation of laws, including, without limitation, violation of custom laws, drug enforcement regulations, handling of hazardous materials, or any other cause, and the undersigned declares that he is not engaged in or has not authorized any storage above ground or below ground of vehicle fuels, hazardous chemicals, or industrial processes which have the potential to contaminate the building or soil on the premises.

9. The undersigned tenders this sworn statement in consideration of the settlement of a debt by return of the real property by Deed in Lieu of Foreclosure and for no other or further consideration.

DATED this 6<sup>th</sup> day of March, 2002.

Jammie Sturlaugson  
JAMMIE STURLAUGSON, Individually

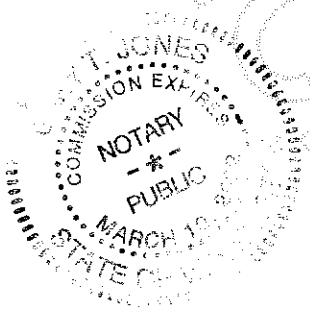
Jammie Sturlaugson  
JAMMIE STURLAUGSON, As Successor  
of KIM STURLAUGSON



STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF SKAGIT )

On this day personally appeared before me JAMMIE STURLAUGSON, to me known to be the individual described in and who executed the within and foregoing instrument and acknowledged to me that she signed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 6<sup>th</sup> date of March, 2002.



Amy T. Jones  
Notary Public in and for the State of  
Washington, residing at: Mount Vernon  
My Commission Expires: 3/10/2002

AFFIDAVIT OF JAMMIE STURLAUGSON - 3



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