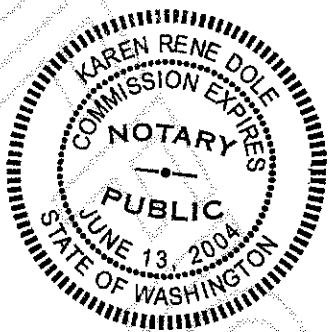


STATE OF WASHINGTON)

COUNTY OF Pierce) ss:

On this day personally appeared before me, Jimmie M. Bakun and Merridee M. Bakun, to me known to be the individuals described herein and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 26 day of December, 2001.



Karen Rene Dole
Notary Public in and for the
State of Washington.
Residing at: Wells Fargo Bank
My Commission Expires: June 13, 2004



200204110063

Skagit County Auditor

ESTOPPEL AND SOLVENCY AFFIDAVIT

STATE OF WASHINGTON)
)SS
COUNTY OF _____)

Jimmie M. Bakun and Merridee M. Bakun ("Deponent") being first duly and separately sworn, each for himself and/or herself, deposes and says:

That "Deponent" is the identical party who made, executed and delivered that certain Deed in Lieu of Foreclosure to Conseco Finance Servicing Corp. ("Grantee") dated the ____ day of December, 2001, encompassing the following described property, to-wit:

THAT PORTION OF GOVERNMENT LOT 2, SECTION 25, TOWNSHIP 36 NORTH, RANGE 2 EAST, W.M., DESCRIBED AS FOLLOWS:

BEGINNING AT A POINT ON THE WEST LINE OF SAID SECTION 25, WHICH POINT BEARS NORTH 1 DEGREE 13 MINUTES 25 SECONDS EAST, A DISTANCE OF 30.00 FEET FROM THE SOUTHWEST CORNER OF SAID SECTION 25; THENCE EAST ALONG THE NORTH RIGHT OF WAY LINE OF THAT CERTAIN COUNTY ROAD KNOWN AS THE L.D. PIKE ROAD NO. 324, A DISTANCE OF 122.00 FEET TO THE TRUE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUE EAST ALONG THE NORTH RIGHT OF WAY LINE OF THE L.D. PIKE ROAD NO. 324, A DISTANCE OF 39.57 FEET; THENCE ON A CURVE TO THE LEFT HAVING A RADIUS OF 20.00 FEET, A DISTANCE OF 31.84 FEET; THENCE NORTH 1 DEGREE THIRTEEN MINUTES 25 SECONDS EAST, A DISTANCE OF 109.57 FEET; THENCE WEST 60.00 FEET; THENCE SOUTH 1 DEGREE 13 MINUTES 25 SECONDS WEST ALONG A LINE WHICH IS PARALLEL WITH AND 122.00 FEET EAST OF THE WEST LINE OF SAID SECTION 25, A DISTANCE OF 130.00 FEET TO THE POINT OF BEGINNING.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Commonly known as: 11025 Blue Heron Road
Bow, WA 98232

That the aforesaid deed was an absolute conveyance of the title to said premises to the Grantee named therein, in effect as well as in form, and was and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the said Grantee; that the consideration in the aforesaid deed solely was and is acceptance of the proffered Deed in Lieu of Foreclosure by the Grantee named therein, together with full cancellation of all debts, obligations, costs and charges heretofore existing under and by virtue of the terms of certain Deeds of Trust heretofore existing on the property therein and hereinbefore described executed by JIMMIE M. BAKUN and MERRIDEE M. BAKUN, husband and wife, to Conseco Finance Servicing Corp. f/k/a GREEN TREE FINANCIAL SERVICING CORP., as Beneficiary, dated the 18th day of August 1999, and recorded August 23, 1999, under Auditors File Nos. 199908230105 and 199908230106 of the records of Skagit County, State of Washington, and the cancellation of record of said Deeds of Trust.

MARK HODGES & ASSOCIATES, P.S.
127 Bellevue Way SE, Suite 100
Bellevue, WA 98004
(425) 637-1200 • Fax (425) 646-6369



200204110063
Skagit County Auditor

4/11/2002 Page 3 of 5 12:24PM

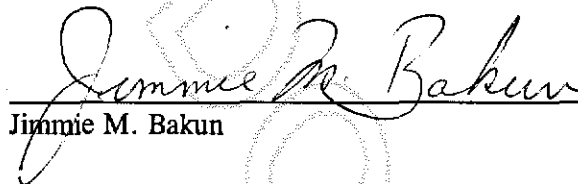
That the aforesaid deed and conveyance was made by these Deponents as the result of their request that the Grantee accept such deed and was their free and voluntary act; that at the time of making said deed these Deponents considered and still consider that the indebtedness above-mentioned represented a fair value of the property so deeded; that said deed was not given as a preference against any other creditors of the Deponents or either of them; that as of the time it was given there was no other person or persons, firms or corporations, other than the Grantee therein named interested, either directly or indirectly, in said premises; that these Deponents are solvent and have no other creditors whose rights would be prejudiced by such conveyance; that the Deponents are not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed; that Deponents in offering to execute the aforesaid deed to the Grantee therein, and in executing same, were not acting under any duress, undue influence, misapprehension or misrepresentation by the Grantee in said deed, or the agent or attorney or any other representative of the Grantee in said deed; and that it was the intention of these Deponents as Grantors in said deed to convey and by said deed the Deponents did convey to the Grantee therein all their right, title, and interest absolutely in and to the premises described in said deed.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered during the last twelve months nor any contract for the making of repairs or improvements on said premises.

There are no chattel mortgages, conditional sale contracts, security agreements, financing statements, retention of title agreements or personal property leases affecting any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the premises and all plumbing, heating, lighting, refrigerating and other equipment is fully paid for, including all bills for the repair thereof.

There are no outstanding bills for utilities, unused fuel, gas, electric or sewer.

This affidavit is made for the protection and benefit of the aforesaid Grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.


Jimmie M. Bakun


Merridee M. Bakun

MARK HODGES & ASSOCIATES, P.S.
127 Bellevue Way SE, Suite 100
Bellevue, WA 98004



200204110063
Skagit County Auditor

4/11/2002 Page 4 of 5 12:24PM

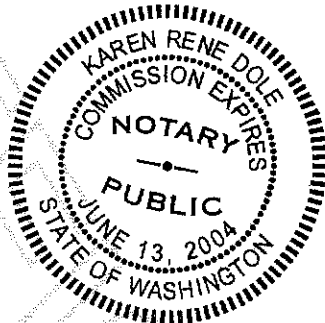
STATE OF WASHINGTON

COUNTY OF Pierce

)
) ss:
)

On this day personally appeared before me, Jimmie M. Bakun and Merridee M. Bakun, to me known to be the individuals described herein and who executed the within and foregoing instrument, and acknowledged that he/she signed the same as his/her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 26 day of December, 2001.



Karen Rene Dole
Notary Public in and for the
State of Washington.

Residing at: Wells Fargo Bank
My Commission Expires: June 13, 2004

MARK HODGES & ASSOCIATES, P.S.
127 Bellevue Way SE, Suite 100
Bellevue, WA 98004
(425) 637-1200 • Fax (425) 616 6260



200204110063
Skagit County Auditor

4/11/2002 Page 5 of 5 12:24PM