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AFTER RECORDING MAIL TO:

Name CHRIS T. ALLEN Address City, State, Zip 00069660

Filed for Record at Request of First American Title of Skagit County

FIRST AMERICAN TITLE CO.

BARGAIN AND SALE DEED

THE GRANTOR EMC MORTGAGE CORPORATION for and in consideration of One Hundred Eighty-Two Thousand And 00/100 Dollars (\$182,000.00), in hand paid, bargains, sells, and conveys to CHRIS T. ALLEN and RHONDA ALLEN, Husband and Wife the following described real estate, situated in the County of SKAGIT, State of Washington:

Lot 12, "PLAT OF RIDGEWOOD, DIVISION NO. 1", according to the plat thereof, recorded in Volume 9 of Plats, page 68 and 69, records of Skagit County, Washington.

ABREVIATED LEGAL: Lot(s) 12, of RIDGEWOD #1, Map Book 9, Map Page 68

This conveyance is subject to covenants, conditions, restrictions and easements, if any, affecting title, which may appear in the public record, including those shown on any recorded plat or survey.

Assessor's Property Tax Parcel/Account Number(s): 3984-000-012-0000 P68495

The Grantor for himself, herself, themselves and for his/her/their successors in interest does by these presents expressly limit the covenants of the deed to those herein expressed, and exclude all covenants arising or to arise by statutory or other implications, and does hereby covenant that against all persons whomsoever lawfully claiming or to claim by, through, or under said Grantor and not otherwise, he/she/they will forever warrant and defend the said described real estate.

Dated this 3rd day of July, 2002.

EMC MORTGAGE CORPORATION

WATRIX ASSET MANAGEMENT

STATE OF COLORADO COUNTY OF Denver

Angie Nicholson

I certify that I know or have satisfactory evidence that Claudia who appeared before me, and said persons acknowledged that he/she/they signed this instrument, on oath stated that he/she/they authorized to execute the instrument and acknowledged it as the Atty n Fact of EMC MORTGAGE CORPORATION to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

5,2002 Dated: July

> SKAGIT COUNTY WASHINGTON Real Estate Excise Tax PAID

Notary Public in and for the State of Colorado

Residing at Jefferson County Colorado My appointment expires: 9) 2004

JUL 1 0 2002

Amount Paid \$2,784 60
Skagit County Treasurer Deputy

SWS Vision Form SDD09WA Rev. 04/28/97

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LPB-15(c) 11/96