



200211140143

Skagit County Auditor

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Return Address:

ACCUTRAN SERVICES, INC.
15531 KUYKENDAHL STE 300
HOUSTON, TX 77090
LOAN NUMBER:

Document Title(s) (or transactions contained therein):

1. ASSIGNMENT OF MORTGAGE Deed of Trust

Grantor(s) (Last name first, then first name and initials)

1. Pachulo, Lauren K. old Kent Mtg Co.

Grantee(s) (Last name first, then first name and initials)

1. Bank One, National Association as Trustee (F/N/A/TNE)
First National Bank of Chicago as Trustee Residential
Funding Corporation Attorney in fact

Legal Description

N/A

Reference Number(s) of Documents assigned or released:

Instrument # 199907280092

Assessor's Property Tax Parcel/Account Number

N/A

The Auditor/Recorder will rely on the information provided on the form. The Staff will not read the document to verify the accuracy or completeness of the indexing information.

0431584174

Assignment of Mortgage by a Corporation

Loan # 6310000

Know all men by these presents, that Old Kent Mortgage Company, a Michigan corporation, organized under the laws of the State of Michigan, party of the first part, for and in consideration of the sum of \$ 168,000.00 lawful money of the United States of America, to be paid by


BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE
1 Bank One Plaza, Suite LL-0126 (RFC), Chicago, Illinois 60670-0126

party of the second part, the receipt whereof is hereby acknowledged, has been sold, assigned and transferred, and does hereby sell, assign and transfer to the said party of the second part, all right, title and interest of the said party of the first part, in and to a certain real estate mortgage dated the twentieth(20) of July, 1999 made by
LAUREN K PACHUILO, A MARRIED WOMAN

and recorded in the office of the Register of Deeds for the County of SKAGIT in the State of Washington as _____ on 7-28-99
199907280092 book _____ and page _____, in witness whereof, said party of the first part has caused these presents to be signed by its Assistant Vice President on this third(3) of December, 1999.
PIN # _____

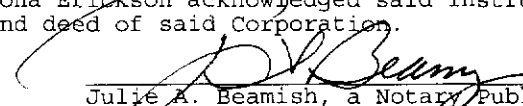
SEE ATTACHED LEGAL DESCRIPTION

Old Kent Mortgage Company


Mona Erickson
Assistant Vice President

State of Michigan
County of Kent

On 12/3/1999 before me appeared Mona Erickson, to me personally known, who, being by me duly sworn, did for himself say that he is the Assistant Vice President for Old Kent Mortgage Company, named in and which executed the within instrument, and that said instrument was signed on behalf of said Corporation by authority of its board of directors, and Mona Erickson acknowledged said instrument to be the free act and deed of said Corporation.


Julie A. Beamish, a Notary Public in Kent County, State of Michigan
My commission expires December 26, 2001

Prepared by: JULIE A. BEAMISH
When recorded mail to:
Corporate Operation Administration
Final Documentation
Old Kent Mortgage Company
P.O. Box 204
Grand Rapids, MI 49512-4011



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This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on **August 1st, 2029**. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) 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

SKAGIT

County, Washington:

LOT 2 OF SKAGIT COUNTY SHORT PLAT NO. 94-051 APPROVED SEPTEMBER 7, 1995, RECORDED SEPTEMBER 19, 1995, IN VOLUME 12 OF SHORT PLATS, PAGES 28-30, UNDER AUDITOR'S FILE NO. 9509190033, BEING A PORTION OF THE SOUTHEAST 1/4 OF SECTION 18, AND THE NORTHEAST 1/4 OF SECTION 19, AND THE NORTHEAST 1/4 OF SECTION 20, ALL IN TOWNSHIP 35 NORTH, RANGE 5 EAST, W.M.

which has the address of **9007 FRUITDALE ROAD, SEDRO WOOLLEY**
Washington **98284-**

[Street, City],

[Zip Code] ("Property Address");

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 the title to the Property against all claims and demands, subject 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 and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan

Initials: *J.P.*



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