When Recorded Return to: FRANKLIN D. KROOK 11065 View Ridge Dr. Burlington WA 98233



2/14/2003 Page

2 12:10PM

Island Title Company Order No: BE6921 MKP C 24914

BARGAIN AND SALE DEED

THE GRANTOR JP MORGAN CHASE BANK F/K/A/ THE CHASE MANHATTAN BANK, Successor by merger to CHASE BANK OF TEXAS, N.A., f/k/a TEXAS COMMERCE BANK, N.A., as Custodian

for and in consideration of One Hundred Forty-Three Thousand and 00/100......(\$143,000.00) DOLLARS

in hand paid, conveys and warrants to FRANKLIN D. KROOK and NANCY L. KROOK, husband and

the following described real estate, situated in the County of Skagit, State of Washington:

Tract 4. CITY OF MOUNT VERNON SHORT PLAT NO. MV-10-76, approved January 23, 1976, and recorded in Volume for Short Plats, page 107, under Auditor's File No. 829865, records of Skagit County, Washington; being a portion of Lots 16 and 17, Monte Vista Terrace Addition, according to the plat thereof recorded in Volume 8 of Plats, pages 20 and 21, records of Skagit County, Washington.

Situated in Skagit County, Washington.

Subject To: Restrictions, reservations and easements of record.

The Grantor, for themselves and for their successors in interest do 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 implication, and do hereby covenant that against all persons whomsoever lawfully claiming or to claim by, through or under said Grantor and not otherwise, they will forever warrant and defend the said described real estate.

Tax Account No.:

3956-000-017-0306 P67506

JP MORGAN CHASE BANK fka THE CHASE MANHATTAN BANK, sbm to Chase Bank of Texas, N.A. formerly known as Texas Commerce Bank, N.A. as trustee and custodian by SAXON MORTGAGE SERVICES, Inc. fka Meritech Mortgage Services, It's attorney-in-# 708

fact

By Donna Gosbee Vice President

Date

FEB 1 4 2003

CKACIT COUNTY WASHINGTON REAL ESTATE EXCISE TAX

STATE OF TEXAS COUNTY OF Tarrant

I certify that I know or have satisfactory evidence that, DONNA GOSBEE who executed the within instrument as Attorney in Fact for JP MORGAN CHASE BANK fka The Chase Manhattan Bank, sbm to Chase Bank of Texas, N.A. formerly known as Texas Commerce Bank, N. A., as trustee and custodian and acknowledged to me that she signed and sealed the same as free and voluntary act and deed as attorney in fact for JP MORGAN CHASE BANK fka The Chase Manhattan Bank, sbm to Chase Bank of Texas, N.A. formerly known as Texas Commerce Bank, N. A for the uses and purposes therein mentioned, and on oath stated that the power of attorney authorizing the execution of this instrument has not been revoked.

Dated: February 12, 2003

Notary Public in and for the State of Texas Residing at Tarrant County, Texas My appointment expires: March 5, 2005



