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Anderson Hunter Law Firm, P.S. ATTN: Patrick F. Hussey P.O. Box 5397

Everett, WA 98206

QUIT CLAIM DEED IN LIEU OF FORECLOSURE

Grantors (Sellers):

SUZANNE M. DANIELS, an unmarried woman

Grantee (Buyer):

CASCADE BANK

Legal Description (abbreviated): Lot 88, Cascade River Park No. 1 V8 P55-59

Assessor's Tax Parcel No.: 38710000880005

THE GRANTOR, SUZANNE M. DANIELS, an unmarried woman, for and in consideration of the covenants and provisions contained herein, hereby quit claims to CASCADE BANK, the current Beneficiary under that certain Deed of Trust recorded March 14, 2002 under Skagit County Auditor's File No. 200203140031, all of her right, title and interest, with all after-acquired title, in the property covered by the foregoing Deed of Trust, legally described as (the "Property"):

Lot 88, Cascade River Park No. 1, as per Plat recorded in Volume 8 of Plats, Pages 55 through 59, inclusive, records of Skagit County, Washington.

As part of this deed, Grantor makes the following statements and warranties:

- 1. This deed is absolute in effect and conveys fee simple title of the Property above-described to the Grantee and does not operate as a mortgage, trust conveyance, or security agreement of any kind.
- 2. Grantor covenants and represents to the Grantee that she is now seized with an undivided fee simple interest in concurrent co-tenancy of the Property granted herein, and that the Property is not subject to any unrecorded leaseholds.
- 3. Grantor hereby surrenders and delivers possession of the Property of the Grantee.

Grantor declares that this conveyance is freely and fairly made and that she is not acting under any misapprehension as to the legal effect of this deed, nor under any duress, undue influence, or misrepresentation by the Grantee, its agents, or attorneys, or any other person.

me M. Daniels, an unmarried woman

STATE OF WASHINGTON

COUNTY OF SLOHOMISH

I certify that I know or have satisfactory evidence that Suzanne M. Daniels is the person who appeared before me and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

DATED:

RENEE PRINTED NAME:

NOTARY PUBLIC

in and for the State of Washington.

My commission expires:

SKAGIT COUNTY WASHINGTON REAL ESTATE EXCISE TAX

JAN 17 2006

Skagit

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