

When recorded return to:

Mr. and Mrs. Kirk S. Loy
4501 Fidalgo Bay Road #702
Anacortes, WA 98221

Recorded at the request of:
First American Title
File Number:



200702060079
Skagit County Auditor

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Statutory Warranty Deed

FIRST AMERICAN TITLE CO.

90069E-1

THE GRANTOR Starla Kramer, as her separate estate for and in consideration of TEN DOLLARS AND OTHER GOOD AND VALUABLE CONSIDERATION as part of an IRS 1031 Tax Deferred Exchange in hand paid, conveys and warrants to ~~Kirk S. Loy and Tammy G. Loy, husband and wife~~, the following described real estate, situated in the County of Skagit. State of Washington

~~Kirk S. Loy and Tammy G. Loy, husband and wife~~
Abbreviated Legal:

Unit 702, "THE COVE ON FIDALGO BAY", A CONDOMINIUM, PHASE I"

Tax Parcel Number(s): P119497, 4800-000-702-0000

Unit 702, survey map and plans for "THE COVE ON FIDALGO BAY", A CONDOMINIUM, PHASE I", according to Declaration thereof recorded September 12, 2002, under Auditor's File No. 200209120077 and Survey Map and Plans thereof recorded September 12, 2002, under Auditor's File No. 200209120078, records of Skagit County Washington; being a portion of Government Lot 5, Section 30, Township 35 North, Range 2 East W.M.; Government Lot 6, Section 31, Township 35 North, Range 2 East W.M.; Tract 13, Plat 13 Anacortes, Tidelands.

Subject to easements, restrictions or other exceptions hereto attached as Exhibit A

Dated December 21, 2006

Starla Kramer
Starla Kramer

561
SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

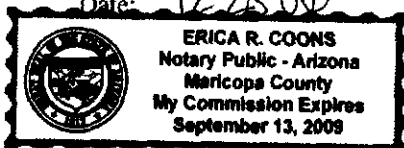
FEB 06 2007

Amount Paid \$ 7214.00
By [Signature] Skagit Co. Treasurer Deputy

STATE OF ~~Washington~~ Arizona }
COUNTY OF ~~Maricopa~~ Maricopa } SS:

I certify that I know or have satisfactory evidence that Starla Kramer, the persons who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledge it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Date: 12-28-06



[Signature]
Notary Public in and for the State of Washington Arizona
Residing at Maricopa, AZ
My appointment expires: 09-13-09

EXCEPTIONS:

A. Right of the general public to the unrestricted use of all the waters of a navigable body of water not only for the primary purposes of navigation, but also for corollary purposes, including (but not limited to) fishing, boating, bathing, swimming, water skiing and other related recreational purposes, as those waters may affect the tidelands, shorelands, or adjoining uplands, and whether the level of the water has been raised naturally or artificially to a maintained or fluctuating level, all as further defined by the decisional law of this state. (Affects all of the premises subject to such submergence.)

B. Terms, provisions and reservations under the Submerged Land Act (43 U.S.C.A. 1301 through 1311), and the rights of the United States of America to regulate commerce, navigation, flood control, fishing and production of power.

C. RELINQUISHMENT OF RIGHTS OF ACCESS TO STATE HIGHWAY AND OF LIGHT, VIEW AND AIR UNDER TERMS OF DEED TO THE STATE OF WASHINGTON:

Recorded:

Auditor's File No.:

February 4, 1957	547155
September 27, 1956	542115
January 3, 1958	560285
March 1, 1958	562840

D. Any lien or liens that may arise or be created in consequence of or pursuant to an Act of the Legislature of the State of Washington entitled "an Act prescribing the ways in which waterways for the uses of navigation may be excavated by private contract, providing for liens upon lands belonging to the State", granting rights-of-way across lands belonging to the State", approved March 9, 1893.

E. EASEMENT AND PROVISIONS CONTAINED THEREIN AS CREATED OR DISCLOSED IN INSTRUMENT:

In Favor Of:	Richard V. Stockwell, et ux
Recorded:	May 21, 1986; May 21, 1986 and December 19, 1986
Auditor's Nos.:	8605210037, 8605210038 and 8612190039
For:	Roadway purposes
Affects:	Undisclosed portions of common area

F. EASEMENT, INCLUDING THE TERMS AND PROVISIONS THEREOF:

Grantee:	Hugh H Newell, et ux
Dated:	April 26, 1973
Recorded:	December 19, 1977
Auditor's No:	870569
Purpose:	Ingress and egress
Area Affected:	35 foot utility easement designated in Survey



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G. EASEMENT, INCLUDING THE TERMS AND PROVISIONS THEREOF:

Grantee: Amos Bowman
Dated: September 4, 1889
Recorded: October 14, 1889
Official Records: Volume 8 of Deeds, Page 442
Purpose: Waterlines
Area Affected: Exact location is undisclosed

Said easement may be modified by an Agreement recorded June 1, 1949, as Auditor's File No. 432061.

H. AGREEMENT, AND THE TERMS AND CONDITIONS THEREOF:

Between: Richard V. Stockwell, et ux
And: Joseph Andrews, et ux, et al
Dated: December 20, 1995
Recorded: December 20, 1995
Auditor's No: 9512200109
Regarding: Sewer line operation, maintenance and covenants, etc.

I. AGREEMENT, AND THE TERMS AND CONDITIONS THEREOF:

Between: Olympic V Associates
And: Joseph Andrews, et ux, et al
Dated: February 14, 1996
Recorded: February 22, 1996
Auditor's No: 9602220070
Regarding: Easement for sewer line with cost provisions and covenants, etc.

J. AGREEMENT, AND THE TERMS AND CONDITIONS THEREOF:

Between: City of Anacortes
And: Richard V. Stockwell, et ux
Dated: November 7, 1997
Recorded: November 10, 1997
Auditor's No: 9711100107
Regarding: Latecomer's Agreement for sewer extension

K. EASEMENT, INCLUDING THE TERMS AND PROVISIONS THEREOF:

Grantee: Amos Bowman
Dated: September 4, 1889
Recorded: October 14, 1889
Official Records: Volume 8 of Deeds, Page 442
Purpose: Pipeline
Area Affected: Exact width and location not disclosed on the record

L. Agreement regarding use of water and water pipe line between Edward Kack, et ux, and L.E. Gibbons, et ux, recorded under Auditor's File No. 432061.

M. Provisions and easements regarding use of water from Barn Brook and Garden Brook, together with pipe lines to same as set forth in documents recorded under Auditor's File Nos. 509523, 531540 and 540878.



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N. Easement provisions for water lines in favor of L.E. Gibbons, et al, as set forth in documents recorded under Auditor's File Nos. 546050 and 546051.

O. Easement for water line in favor of the State of Washington, as set forth in document recorded under Auditor's File No. 552362.

P. Easement for a stabilization fill to protect Highway No. 1-AN, Junction SSH No. 1-D to Anacortes, as set forth in document recorded under Auditor's File No. 575829. Said easement is a re-recording of easement recorded under Auditor's File No. 560283.

Q. Easements, Agreements and Provisions regarding railroad crossing, as set forth in documents recorded under Auditor's File Nos. 657975, 657976 and 657977, records of Skagit County, Washington.

R. Terms, Conditions and Provisions set forth in document recorded under Auditor's File No. 8011200029.

S. MATTERS DISCLOSED AND/OR DELINEATED ON THE FACE OF THE FOLLOWING PLAT/SUBDIVISION:

Plat/Subdivision Name: The Cove at Fidalgo Bay, a Condominium, Phase I
Recorded: September 12, 2002
Auditor's No.: 200209120078

Said matters include but are not limited to the following:

1. Know all men by these presents that we, the undersigned owners of "The Cove on Fidalgo Bay", a condominium in fee simple and/or mortgage holders of the property herein described, hereby declare this survey map and plans and dedicate the same for condominium purposes. This survey map and plans and any portion thereof shall be restricted by the terms of the condominium declaration filed contemporaneously herewith. This dedication is not for any other use than to meet the requirements of the Washington Condominium Act (RCW 64.34) for a survey and plans, and to submit the property to the act as provided in the declaration.

2. Access location.

3. Possible encroachment of curb onto Tract "E".

T. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF:

Grantee: Olympic V Associates
Dated: August 1, 2002
Recorded: August 26, 2002
Auditor's No.: 200208260123
Purpose: Access Easement
Area Affected: Common Area



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U. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF:

Grantee: The Cove at Fidalgo Bay LLC
Dated: July 29, 2002
Recorded: August 26, 2002
Auditor's No.: 200208260124
Purpose: "...storm line easement for the purpose of installing, constructing, operating, maintaining, and repairing said easement. Together with the right of ingress to and egress from said property for the foregoing purposes..."
Area Affected: Common Area

V. EASEMENT, INCLUDING TERMS AND PROVISION THEREOF:

Grantee: The Cove at Fidalgo Bay LLC
Dated: July 29, 2002
Recorded: August 26, 2002
Auditor's No.: 200208260122
Purpose: "...entry road and slope easement for the purpose of installing, constructing, operating, maintaining, and repairing said easement. Together with the right of ingress to and egress from said property for the foregoing purposes..."
Area Affected: Common Area

W. Terms, provisions, covenants, conditions, definitions, options, obligations and restrictions contained in the Condominium Declaration and as may be contained in the bylaws adopted pursuant to said Declaration.

Recorded: September 12, 2002
Auditor's File No.: 200209120077

X. Terms, provisions, requirements and limitations contained in the Washington Condominium Act, Chapters 43 and 428, Laws of 1989 (R.C.W. 64.34) and as may be hereafter amended.

Y. Any assessment now or hereafter levied under the provisions of the Condominium Declaration of The Cove of Fidalgo Bay Condominium, or any amendment thereto, or under the bylaws adopted pursuant to said declaration, to the extent provided by R.C.W. 64.34.



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