

CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJW215)
RIVERSIDE, RI 02915



200901050065
Skagit County Auditor

1/5/2009 Page 1 of 1 9:02AM

AFFIDAVIT AND INDEMNITY

CHARTER ONE BANK, N.A. #:4507731525 "KRATT" Skagit, Washington
RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A., the
present Beneficiary under that certain Note Dated: 01/30/2007 Recorded: 02/26/2007 in Book/Reel/Liber: N/A
Page/Folio: N/A as Instrument No.: 200702260097 in Skagit in the State of Washington does hereby swear and
depose that either said Note or said Deed of Trust or both are lost, damaged, or electronic image used.

Said Deed of Trust was executed by JEREL D. KRATT AND JESSY H. KRATT, HUSBAND AND WIFE as Grantor, with FIRST AMERICAN TITLE INSURANCE COMPANY, 2101 FOURTH AVENUE, SUITE 800, SEATTLE, WA 98121 as Trustee, and CHARTER ONE BANK, N.A. as Beneficiary.

Property Address: 8295 EMMANUEL LANE, CONCRETE, WA 98237

In consideration of issuance by FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY as Trustee of its Reconveyance of said Deed of Trust without the surrender to it of the aforementioned Note or of the Deed of Trust securing said Note for cancellation and Retention, Affiants hereby agree to hold said Trustee free and clear of all liability and responsibility of any loss, damage and expense that may arise or that said Trustee may suffer by reason of the issuance of such reconveyance without having possession of the original Note or the original Deed of Trust.

RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A.
On November 18th, 2008

By:

Patricia Waldeck, Duly Authorized



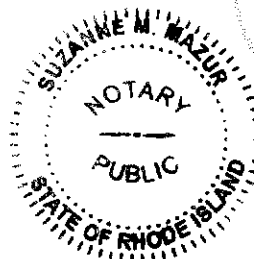
STATE OF Rhode Island
COUNTY OF KENT

On November 18th, 2008 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Patricia Waldeck, Duly Authorized, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,



SUZANNE M. MAZUR
Notary Expires: 10/01/2012 #39964



(This area for notarial seal)