

**RETURN DOCUMENT TO:**

Whatcom Educational Credit Union

600 East Holly Street

Bellingham, WA 98225

**CHICAGO TITLE CO.**

620001858



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Skagit County Auditor

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3 11:20AM

**DOCUMENT TITLE(S):**

**Manufactured Home Certification**

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:**

Additional reference numbers found on page \_\_\_\_\_ of document.

**GRANTOR(S)**

**KATHRYN L. NAVARRO, AS HER SEPARATE ESTATE**

Additional reference numbers found on page \_\_\_\_\_ of document.

**GRANTEE(S)**

**Whatcom Educational Credit Union**

Additional reference numbers found on page \_\_\_\_\_ of document.

**ABBREVIATED LEGAL DESCRIPTION (Lot, block, plat or section, township, range.)**

**TRACT 1, SKAGIT COUNTY SP#109-78**

Additional reference numbers found on page \_\_\_\_\_ of document.

**ASSESSOR'S PARCEL NUMBER:**

**38640010001906/P62167**

## MANUFACTURED HOME CERTIFICATION

I/We, the undersigned Borrower(s), have applied for a residential mortgage loan from Whatcom Educational Credit Union ("Lender"). The loan will be secured by a mortgage/deed of trust on the manufactured home affixed to and part of the real property located at:

**SEE ATTACHED EXHIBIT "A"**

Which currently has the address of:

**13208 PARKHURST LANE, MOUNT VERNON, WA 98273**

I/We acknowledge, understand and certify that:

1. The property is improved with a dwelling, which was manufactured and transported to the above location.
2. The dwelling has been permanently affixed to a foundation or piers as required by applicable state and local codes and regulations.
3. The dwelling and the land are registered on the applicable property tax rolls and are taxed as real property.
4. The title to the manufactured home has been eliminated.

I/We further agree that:

1. During the term of the loan, I/We will not change or convert, or allow the change or conversion of the status of the property from real property. I/We will not register the dwelling as a motor vehicle or take any other action that may be permitted under applicable law to reduce the taxes assessed by reason of the property's status as improved real property.
2. During the term of the loan, I/We will not remove or permit the removal of the dwelling from the foundation or piers to which it is affixed, nor will I/We move the dwelling from its present location.

Dated April 3rd, 2009

*Kathryn L Navarro*

**KATHRYN L NAVARRO**

-Borrower

-Borrower

-Borrower

-Borrower

-Lender

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**EXHIBIT "A"**

**PARCEL A:**

Tract 1 of SHORT PLAT NO. 109-78, approved February 7, 1979 and recorded February 7, 1979, in Volume 3 of Short Plats, page 68, under Auditor's File No. 896297, records of Skagit County, Washington; being a portion of Block 1, BINGHAM ACREAGE, according to the plat thereof recorded in Volume 4 of Plats, page 24, records of Skagit County, Washington.

Situated in Skagit County, Washington

**PARCEL B:**

TOGETHER WITH a non-exclusive easement for ingress, egress and utilities over and across a private 60 foot road right-of-way with a 45 foot radius as delineated on the face of Short Plat No. 109-78 approved February 7, 1979 and recorded February 7, 1979, in Volume 3 of Short Plats, page 68, under Auditor's File No. 896297, records of Skagit County, Washington.

Situated in Skagit County, Washington

1988, FUQUA, FIRST CABIN, 9898

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