UNOFFICIAL DOCUMENT

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Skagit County Auditor
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After recording return to:
Janaya L. Carter
Routh Crabtree Olsen, P.S.
3535 Factoria Blvd. SE, Suite 200
Bellevue, WA 98006

**7023.84845/ MAYE, LAYNA J. and CAWLEY, JOHN M.**

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**ESTOPPEL AFFIDAVIT** 55440-2
GUARDIAN NORTHWEST TITLE CO.

STATE OF Washington )
) ss.
COUNTY OF Skagit )

John M. Cawley and Layna J. Maye, who acquired title as Layna J. Cawley, husband and wife (the "Grantors" or "Affiants"), being first duly sworn, depose and state:

Grantors are the party who made, executed, and delivered that certain statutory warranty deed (the "Deed") to Secretary of Housing and Urban Development, his successor in interest and/or assigns (the "Grantee"), conveying the following described property (the "Property") in Skagit County, WA:

> Lot 11, "Hogg Subdivision", according to the plat thereof recorded in Volume 16 of Plats, Pages 154 and 155, Records of Skagit County, Washington.
>
> Tax Parcel No. 4689-000-011-0000 (P110913)
>
> Property Address: 406 MARCELLA LANE, SEDRO WOOLLEY, WA 98284

That the aforesaid Deed is intended to be and is an absolute conveyance of the title to the Property described in the Deed, and was not and is now not intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of the Affiants as Grantors in the Deed to convey, and by the Deed the Affiants did convey to the Grantee therein all their right, title, and interest absolutely in and to the Property; that possession of the Property has been surrendered to the Grantee;

That in the execution and delivery of the Deed, Affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress;

Affiants consider the Deed fair consideration for the Grantee's covenant not to sue to enforce the promissory note dated December 17, 2007, and/or foreclose that certain deed of trust recorded under Skagit County Auditor's File No. 200712260041;

That at the time of executing the Deed, Affiants believed and now believe that this consideration represents the fair value of the Property so deeded;

This affidavit is made for the protection and benefit of the title policy issuer which is about to insure the title to the property in reliance thereon, and any other title company that may hereafter insure the title to the property; and

That Affiants will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or that may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

John M. Cawley

Layna J. Maye

STATE OF Florida )
) ss.:
COUNTY OF Escambia )

I certify that I know or have satisfactory evidence that John M. Cawley is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it as the free and voluntary act for the uses and purposes mentioned in the instrument.

DATED this 8th day of May, 2010.

Barbara J. Peavy
NOTARY PUBLIC in and for the State of _____
My commission expires: June 28, 2011

BARBARA J. PEAVY
Notary Public - State of Florida
My Commission Expires Jun 28, 2011
Commission # DD 690603
Bonded Through National Notary Assn.

STATE OF Washington )
) ss.:
COUNTY OF Skagit )

I certify that I know or have satisfactory evidence that Layna J. Maye is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it as the free and voluntary act for the uses and purposes mentioned in the instrument.

DATED this 7th day of May, 2010.

E.E. BROWN, JR.
COMMISSION EXPIRES
NOTARY
PUBLIC
4/03/2013
STATE OF WASHINGTON

NOTARY PUBLIC in and for the State of Washington
My commission expires: 04/03/2013

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