

When Recorded Return To:

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



201102240049  
Skagit County Auditor

2/24/2011 Page

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1 12:17PM

**AFFIDAVIT AND INDEMNITY**


CHARTER ONE BANK, N.A. #4900162928 "RUDERMAN" 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: 03/23/2006 Recorded: 05/05/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200605050096 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 MARK D. RUDERMAN AND SHERRYLEE C. RUDERMAN, HUSBAND AND WIFE as Grantor, with FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, and CHARTER ONE BANK, N.A. as Beneficiary.

Property Address: 10760 JORDAN ROAD, BURLINGTON, WA 98233-9898

In consideration of issuance by First American Title Insurance Company 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 January 28th, 2011

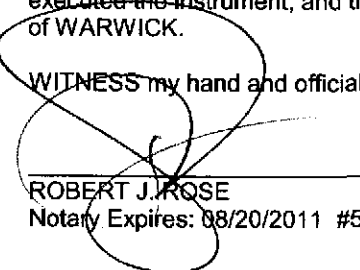
By:   
James M Williams, Duly Authorized



STATE OF Rhode Island  
COUNTY OF KENT

On January 28th, 2011 before me, ROBERT J. ROSE, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared James M Williams, 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,

  
ROBERT J. ROSE  
Notary Expires: 08/20/2011 #51989

(This area for notarial seal)