



201105120082

Skagit County Auditor

5/12/2011 Page 1 of 3 1:49PM

RECORDING REQUESTED BY

GUARDIAN NORTHWEST TITLE CO.

100741-2

AND WHEN RECORDED MAIL
DEED AND TAX STATEMENT TO
FEDERAL NATIONAL MORTGAGE ASSOCIATION
C/O Bank Of America Home Loans
ATTN: RECORDS PROCESSING
400 National Way
CA6-919-01-09
Simi Valley, CA 93065

File No. DIL056659 Title Order No. 4649376

Space above this line for recorder's use only

Grantor: Mark O'Brien, as his separate estate
Grantee: FEDERAL NATIONAL MORTGAGE ASSOCIATION
Abbr. Legal Description: Ptn. Lot 31, Lot 32, Block 48, "FIRST ADDITION TO THE TOWN OF SEDRO"
Tax Parcel No.: 4150-048-032-0001 (P75888)

ESTOPPEL AND SOLVENCY AFFIDAVIT

State of WASHINGTON

County of Whatcom

Mark O'Brien, as his separate estate, ("Deponent") being first duly sworn, for themselves, deposes and says:

That "Deponent" is the identical party who made, executed and delivered that certain Deed in Lieu of Foreclosure to FEDERAL NATIONAL MORTGAGE ASSOCIATION ("Grantee") dated the 1/31/11 encompassing the following described property, to wit:

Lot 31, EXCEPT the East 5 feet thereof, and all of Lot 32, Block 48, "FIRST ADDITION TO THE TOWN OF SEDRO IN SKAGIT COUNTY, WASHINGTON", according to the plat thereof recorded in Volume 3 of Plats, page 29, records of Skagit County, Washington.

Commonly know as: 106 Talcott Street, ^{SW} Sedro Woolley, WA 98284

That the aforesaid deed was an absolute conveyance of the title to said premises to the Grantee named therein, in effect as well as in form, and was and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the proffered Deed in Lieu of Foreclosure by the Grantee named therein, together with full cancellation of all debts, obligations, costs and charges heretofore existing under and by virtue of the terms of that certain Deed of Trust heretofore existing on the property therein and hereinbefore, dated 10/15/2007 and recorded Recorded on October 30, 2007 Auditor's No.: 200710300018, of the records of Whatcom, Washington, executed by Mark O'Brien, as his separate estate, as trustor(s) Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Countrywide Bank, FSB, as beneficiary and the cancellation of record of said Deed of Trust.

That the aforesaid deed and conveyance were by this Deponent as the result of their request that the Grantee accept such deed and was their free and voluntary act; that at the time of making said deed this Deponent considered and still consider that the indebtedness above-mentioned represented a fair value of the property so deeded; that said deed was not given as a preference against any other creditors of the Deponent or either of them; that as of the time it was given there was no other person or persons, firms or corporations, other than the Grantee therein named interested, either directly or indirectly, in said premises, that this Deponent is not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed; that Deponent in offering to execute the aforesaid deed to the Grantee therein, and in execution same, was not acting under any duress, undue influence, misapprehension or misrepresentation by the Grantee in said deed, or the agent or attorney or any other representative of the Grantee in said deed; that it was the intention of this Deponent as Grantor in said deed to convey and by said deed the Deponent did convey to the Grantee therein all their right, title, and interest absolutely in and to the premises described in said deed.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered during the last twelve months nor any contract for the making of repairs or improvements on said premises.

There are no chattel mortgages, conditional sale contracts, security agreements, financing statements, retention of title agreements or personal property leases affecting any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the premises and all plumbing, heating, lighting, refrigerating and other equipment is fully paid for including all bills for the repair thereof.

There are no outstanding bill for utilities, unused fuel, gas, electric or sewer.

This affidavit is made for the protection and the benefit of the aforesaid Grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.



201105120082
Skagit County Auditor

DATED:

1/31/11

By: Mark O'Brien

STATE OF

Washington

COUNTY OF

Skagit

On

JAN 31, 2011

before me

Mark O'Brien Jeri Hubbard

Notary Public in and for said county, personally appeared,

Mark O'Brien

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(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of

Washington

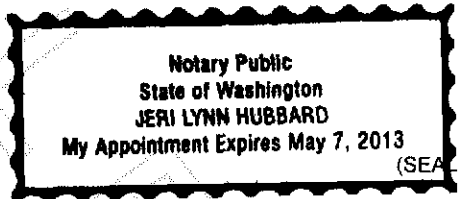
that

the

foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Jeri L. Hubbard
Notary Public in and for said County and State



201105120082

Skagit County Auditor