



201112270030

Skagit County Auditor

12/27/2011 Page

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3 10:56AM

RECORDING REQUESTED BY:

WHEN RECORDED MAIL DEED  
AND TAX STATEMENT TO:

GUARDIAN NORTHWEST TITLE CO.

102562-2

Beneficial Financial I, Inc., successor by merger to  
Beneficial Washington, Inc.  
c/o HSBC MORTGAGE SERVICES  
636 GRAND REGENCY BOULEVARD  
BRANDON, FL 33510

Case No. WA08000290-11-DIL

APN P54867, 3770-000-006-0006

Title Order No. 5947942

Grantor: Jon A. Dutcher and Esther A. Dutcher, husband and wife  
Grantee: Beneficial Financial I, Inc., successor by merger to Beneficial Washington, Inc.  
Commonly Known As: 300 N LA VENTURE RD, MOUNT VERNON, WA 98273-3562  
Tax Parcel No.: P54867, 3770-000-006-0006

**ESTOPPEL AND SOLVENCY AFFIDAVIT**

State of Washington

County of Skagit

**Jon A. Dutcher and Esther A. Dutcher, husband and wife**, ("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 **Beneficial Financial I, Inc., successor by merger to Beneficial Washington, Inc.** ("Grantee") dated 12/12/11, encompassing the following described property, to wit:

**Tract 6, "ASSESSOR'S PLAT OF PURCELL'S TRACTS", as per plat recorded in Volume 9 of Plats, page 105, records of Skagit County, Washington. EXCEPT the West 10 feet thereof conveyed to the City of Mount Vernon by Deed recorded August 5, 1987, under Auditor's File No. 8708050025, records of Skagit County, Washington**

Situated in Skagit County, Washington

Case No. WA08000290-11-DIL

Title Order No. 5947942

Commonly known as: **300 N LA VENTURE RD, MOUNT VERNON, WA 98273-3562**

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 to 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 **January 29, 2007** and recorded on **January 31, 2007** as Instrument No. **200701310094** of the records of Skagit County, Washington, executed by **Jon A. Dutcher and Esther A. Dutcher, husband and wife** as Trustor(s), to Land Title Company as Trustee, Beneficial Washington Inc 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 of the 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 neither 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 bills for utilities, unused fuel, gas, electric or sewer.

We are not pursuing any deficiency

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.



Date: 12-12-11

Esther A Dutcher  
By: **ESTHER A. DUTCHER**

Jon A Dutcher  
By: **JON A. DUTCHER**

STATE OF Washington  
COUNTY OF Skagit

On 12/12/2011 before me D. Jackie Frazier, a Notary Public  
in \_\_\_\_\_ and \_\_\_\_\_ for said \_\_\_\_\_ county, \_\_\_\_\_ personally appeared,  
Esther A. Dutcher and Jon A. Dutcher 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.

D. Jackie Frazier  
Notary Public in and for said County and State

