



201203050039

Skagit County Auditor

3/5/2012 Page 1 of 2 10:26AM

After Recording Return To:  
Federal National Mortgage Association  
P.O. Box 650043  
Dallas, TX 75265-0043

File No.: 7037.07930/RUDERMAN, MARK D AND SHERRYLEE C

GUARDIAN NORTHWEST TITLE

**Trustee's Deed**

100032

The GRANTOR, Northwest Trustee Services, Inc., as present Trustee under that Deed of Trust (defined below), in consideration of the premises and payment recited below, hereby grants and conveys, without representation or warranty, expressed or implied, to Federal National Mortgage Association, as GRANTEE, all real property (the Property), situated in the County of Skagit, State of Washington, described as follows:

Tax Parcel No.: 3959-000-001-0004

The North 110 feet of the East 160 feet of Lot 1, "Morgan's Tracts", as per plat recorded in Volume 6 of Plats Page 11, records of Skagit County, Washington.

**RECITALS:**

1. This conveyance is made pursuant to the powers, including the power of sale, conferred upon the Beneficiary by that certain Deed of Trust between Mark D. Ruderman and Sherrylee C. Ruderman, husband and wife, as Grantor, to FANLA - Subescrow, as Trustee, and Mortgage Electronic Registration Systems, Inc solely as nominee for Quicken Loans Inc., Beneficiary, dated 04/02/08, recorded 04/29/08, under Auditor's No. 200804290162, records of Skagit County, Washington and subsequently assigned to Chase Home Finance LLC under Skagit County Auditor's No. 201007200093.

2. The Deed of Trust was executed to secure, together with other undertakings, the payment of one or more promissory note(s) ("Note") in the sum of \$245,375.00 with interest thereon, according to the terms thereof, in favor of Mortgage Electronic Registration Systems, Inc solely as nominee for Quicken Loans Inc. and to secure any other sums of money which might become due and payable under the terms of said Deed of Trust.

3. The Deed of Trust provided that the Property is not used principally for agricultural or farming purposes and the Grantor has no actual knowledge that the Property is used principally for agricultural or farming purposes.

4. Default having occurred in the obligations secured and/or covenants of the Deed of Trust grantor, as set forth in Notice of Trustee's Sale described below, which by the terms of the Deed of Trust make operative the power to sell, the thirty-day advance Notice of Default was transmitted to the Deed of Trust grantor, or his successor in interest, and a copy of said Notice was posted or served in accordance with law.

5. JPMorgan Chase Bank, National Association, successor by merger to Chase Home Finance LLC, being then the holder of the indebtedness secured by the Deed of Trust, delivered to said Grantor a written request directing Grantor to sell the Property in accordance with law and the terms of the Deed of Trust.

6. The defaults specified in the "Notice of Default" not having been cured, the Grantor, in compliance with the terms of the Deed of Trust, executed and on 08/18/11, recorded in the office of the Auditor of Skagit County, Washington, a "Notice of Trustee's Sale" of the Property under Auditor's File No. 201108180029.

SKAGIT COUNTY WASHINGTON  
REAL ESTATE EXCISE TAX

2012581  
MAR 05 2012

Amount Paid \$0  
Skagit Co. Treasurer  
By *ham* Deputy

7. The Grantor, in the "Notice of Trustee's Sale", fixed the place of sale as inside the main lobby of the Skagit County Courthouse, 205 West Kincaid Street, City of Mount Vernon, State of Washington a public place, at 10:00 o'clock a.m., and in accordance with the law caused copies of the statutory "Notice of Trustee's Sale" to be transmitted by mail to all persons entitled thereto and either posted or served prior to 90 days before the sale; further, the Grantor caused a copy of said "Notice of Trustee's Sale" to be published in a legal newspaper in each county in which the property or any part thereof is situated, once between the thirty-fifth and twenty-eighth day before the date of sale, and once between the fourteenth and the seventh day before the date of sale; and further, included with the Notice, which was transmitted to or served upon the Deed of Trust grantor or his successor in interest, a "Notice of Foreclosure" in substantially the statutory form, to which copies of the Note and Deed of Trust were attached.

8. During foreclosure, no action by the Beneficiary, its successors or assigns was pending on an obligation secured by the Deed of Trust.

9. All legal requirements and all provisions of said Deed of Trust have been complied with, as to acts to be performed and notices to be given, as provided in chapter 61.24 RCW.

10. The defaults specified in the "Notice of Trustee's Sale" not having been cured ten days prior to the date of Trustee's Sale and said obligation secured by said Deed of Trust remaining unpaid, on February 24, 2012, the date of sale, which was not less than 190 days from the date of default in the obligation secured, the Grantor then and there sold the Property at public auction to said Beneficiary, the highest bidder therefore, for the sum of \$287,448.57. Beneficiary then directed Grantor to issue this Trustee's Deed directly to Grantee.

This conveyance is made without representations or warranties of any kind, expressed or implied. By recording this Trustee's Deed, Grantee understands, acknowledges and agrees that the Property was purchased in the context of a foreclosure, that the trustee made no representations to Grantee concerning the Property and that the trustee owed no duty to make disclosures to Grantee concerning the Property, Grantee relying solely upon his/her/their/its own due diligence investigation before electing to bid for the Property.

DATED: March 1, 2012

GRANTOR  
Northwest Trustee Services, Inc.



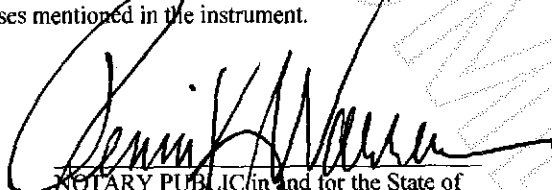
By: Jeff Stenman, Assistant Vice President

STATE OF WASHINGTON )  
 ) ss.  
COUNTY OF KING )

I certify that I know or have satisfactory evidence that Jeff Stnman is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument, on oath stated that (he/she) was authorized to execute the instrument and acknowledged (he/she) as the Assistant Vice President of Northwest Trustee Services, Inc. to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: March 1, 2012

PENNI K. WARREN  
NOTARY PUBLIC  
STATE OF WASHINGTON  
COMMISSION EXPIRES  
NOVEMBER 9, 2012



NOTARY PUBLIC in and for the State of  
Washington, residing at King Co.  
My commission expires: 11/9/2012



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Skagit County Auditor