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10/22/2012 Page

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AFFIDAVIT AND INDEMNITY

M&T BANK #:0051576171 "WELTZ" Lender ID:P71/0431428700 Skagit, Washington MERS #: 100015700079483885 SIS #: 1-888-679-6377

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., the present Beneficiary under that certain Note Dated: 04/03/2007 Recorded: 04/06/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200704060085 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 LAURIE J WELTZ, AN UNMARRIED WOMAN as Grantor, with LS TITLE OF WASHINGTON as Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. as Beneficiary.

Property Address: 818 S 30TH ST, MOUNT VERNON, WA 98274-8934

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.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On October 2nd, 2012

Laurie Benard, Assistant Secretary

STATE OF New York COUNTY OF Erie

On the 2nd day of October in the year 2012 before me, the undersigned Notary Public in and for said State, personally appeared Laurie Benard, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(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 capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,

TASHIA L CAPERS Notary Expires: 05/21/2016 Qualified in Erie County

TASHIA L. CAPERS Lic. #01CA6262155 Notary Public-State of New York Qualified in Erie 05/21/2016 My Commission Expires

(This area for notarial seal)