

Recording requested by:

Quality Loan Service Corporation of Washington
2141 5th Avenue
San Diego, CA 92101



201210310135

Skagit County Auditor

10/31/2012 Page 1 of 5 3:31PM

When recorded mail to:

Americas Servicing Company
1 Home Campus X2504-017
Customer Service
Des Moines, IA 50328

TS No.: WA-11-431196-SH

APN No.: P109582

Order No.: 120307587

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Brief Legal: PTN LTS 1 & 2, BLK 30, SYNDICATE ADD. TO TOWN OF LACONNER, AKA LOT 1, SP 96-1070

WARRANTY GRANT DEED IN LIEU OF FORECLOSURE

The Grantee herein is the Beneficiary

The Documentary Transfer Tax is \$0.00

The amount of the unpaid debt, together with cost, was \$320,615.00

The amount paid by the Grantee over and above the unpaid debt was \$0.00

Said property is in the city of LACONNER, WA

Declarant's Signature or Agent Determining Tax

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

20123474

OCT 31 2012

Amount Paid \$8
Skagit Co. Treasurer
By *nam* Deputy

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, JAMES H. PEARCE AND LORRIANN ERNO, EACH AS THEIR SEPARATE PROPERTY AND EACH AS TO AN UNDIVIDED ONE-HALF INTEREST WHO ACQUIRED TITLE AS JAMES PEARCE AND LORRIANN ERNO, HUSBAND AND WIFE

HEREBY WARRANTS & CONVEYS TO: HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-9 and to his/her successors and assigns the following described real property in the County of SKAGIT State of WA, described as: SEE LEGAL DESCRIPTION ATTACHED AS EXHIBIT B

Property is purported to be: 715 EAST CALEDONIA STREET, LACONNER, WA 98257

This deed is an absolute conveyance, the grantor having sold said land to the grantee for a fair and adequate consideration; said consideration being that grantee agrees not to bring a personal action on the debt against the grantors as related to the obligations of the deed of trust existing on said property executed by JAMES PEARCE AND LORRIANN ERNO, HUSBAND AND WIFE, as Trustor(s), LAND TITLE, as Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., A SEPARATE CORPORATION THAT IS ACTING SOLELY AS A NOMINEE FOR PACIFIC CREST SAVINGS BANK, A WASHINGTON CORPORATION, the Beneficiary; which was recorded on 4/17/2006, as Instrument No. 200604170214 in the Official Records of SKAGIT County, WA, and thereafter assigned to HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-9 by the assignment recorded on 4/27/2011, as Instrument No. 201104270083, in the Official Records of SKAGIT County, WA.

"This instrument is being recorded as an
ACCOMMODATION ONLY, with no
Representation as to its effect upon title"

Grantor declares that this conveyance is free and fairly made pursuant to conditions set forth in the Estoppel Affidavit recorded concurrently with this conveyance. See attached Exhibit A.

Dated:

9/28/2012

By:

JAMES H. PEARCE

By:

LORRIANN ERNO

State of:

CALIFORNIA

County of:

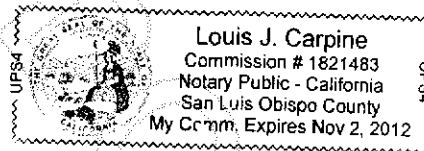
SAN LUIS OBISPO

On 9/28/12 before me, Louis J. Carpine a notary public, personally appeared **JAMES H. PEARCE & LORRIANN ERNO**, who 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Louis J. Carpine
Notary Public



201210310135
Skagit County Auditor

EXHIBIT A

ESTOPPEL AFFIDAVIT

State of: WASHINGTON

County of: SKAGIT

JAMES H. PEARCE, LORRIANN ERNO, declare the following:

JAMES H. PEARCE, LORRIANN ERNO are the same parties that executed and delivered the certain Grant Deed to **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-9**, on the same date as this document, which conveyed the interest in real property commonly known as: **715 EAST CALEDONIA STREET, LACONNER, WA 98257** and described as follows:

SEE ATTACHED EXHIBIT B

The Grant Deed is an absolute conveyance of the title and is not intended as a mortgage, trust conveyance or security of any kind;

That as a condition precedent to recording the Grant Deed and this Affidavit, the Grantors have vacated the property and surrendered possession to the Grantee;

That the consideration for said Grant Deed is that the Lender agrees not to bring a personal action on the debt against the grantors as related to the obligations of the deed of trust existing on said property executed by **JAMES PEARCE AND LORRIANN ERNO, HUSBAND AND WIFE**, as Trustor(s), **LAND TITLE**, as Trustee, and **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., A SEPARATE CORPORATION THAT IS ACTING SOLELY AS A NOMINEE FOR PACIFIC CREST SAVINGS BANK, A WASHINGTON CORPORATION**, the Beneficiary; which was recorded on **4/17/2006**, as Instrument No. **200604170214** in the Official Records of **SKAGIT County, WA**, and thereafter assigned to **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-9** by the assignment recorded on **4/27/2011**, as Instrument No. **201104270083**, in the Official Records of **SKAGIT County, WA**.

That Grantors believe that the consideration given is adequate for the real property so deeded in that the fair market value of the property is not in excess of the indebtedness of grantors as of the date hereof;

That the parties intend that the deed of trust or mortgage survive and not merge with the fee interest transferred by the Grant Deed;

That the Grantors were solvent at the time of making said Grant Deed;

This Affidavit is made for the benefit of the Grantee in said Grant Deed, **HSBC BANK USA, NATIONAL ASSOCIATION AS TRUSTEE FOR WELLS FARGO ASSET SECURITIES CORPORATION, MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-9**, its successor and assigns, and all other parties hereafter dealing with or who may acquire any interest in the property herein described and particularly for the benefit of the title insurer which insures the title to said property in reliance thereon;

That in the execution and delivery of said Grant Deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily, not under coercion or duress; and



201210310135

Skagit County Auditor

That the undersigned will testify, declare, depose or certify before any competent tribunal, officer or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts set forth herein.

Dated: 9/28/12

By: James H. Pearce

JAMES H. PEARCE

By: Lorriann Erno

LORRIANN ERNO

State of: CALIFORNIA

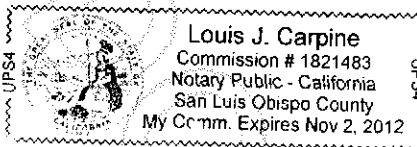
County of: San Luis Obispo

On 9/28/12 before me, Louis J. Carpine a notary public, personally appeared JAMES H. PEARCE & LORRIANN ERNO, who 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 California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Louis J. Carpine
Notary Public



201210310135
Skagit County Auditor

EXHIBIT A

LOT 2, OF LACONNER SHORT PLAT NO. 96-1070, APPROVED AUGUST, 1996 RECORDED SEPTEMBER 11, 1996, IN BOOK 12 OF SHORT PLATS, PAGE 143, UNDER AUDITOR'S FILE NO. 9609110056, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND BEING A PORTION OF LOTS 1 AND 2, BLOCK 30, "MAP OF SYNDICATE ADDITION TO THE TOWN OF LA CONNER, SKAGIT CO., WASH.", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 109, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE TOWN OF LACONNER, COUNTY OF SKAGIT, STATE OF WASHINGTON.

NOTE FOR INFORMATIONAL PURPOSES ONLY:

THE FOLLOWING MAY BE USED AS AN ABBREVIATED LEGAL DESCRIPTION ON THE DOCUMENTS TO BE RECORDED, PER AMENDED RCW 65.04. SAID ABBREVIATED LEGAL DESCRIPTION IS NOT A SUBSTITUTE FOR A COMPLETE LEGAL DESCRIPTION WITHIN THE BODY OF THE DOCUMENT.

PTN LTS 1 & 2, BLK 30, SYNDICATE ADD. TO TOWN OF LACONNER, AKA LOT 1, SP 96-1070



201210310135

Skagit County Auditor

10/31/2012 Page

5 of

5 3:31PM