

**AFTER RECORDING MAIL TO:**

**Company Name:** RUTH RUHL, P.C.  
**Contact Name:** Recording Department  
**Address:** 2801 Woodside Street  
**City/State:** Dallas, Texas 75204



Skagit County Auditor  
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**LOAN #:** 0596636525

**DOCUMENT TITLE:** ESTOPPEL AFFIDAVIT

**REFERENCE NUMBERS OF RELATED DOCUMENTS:**

**Book/Liber:**                      **Page:**                      **Instrument No.:**

**BETWEEN**

**GRANTOR(S):**

1. Greg D. Wyles
2. Brooke M. Wyles
- 3.
- 4.

**AND**

**GRANTEE:** Federal National Mortgage Association

**Abbreviated Legal Description as follows:** (i.e. lot/block/plat or section/township/range/quarter/quarter)  
SITUATED IN SKAGIT COUNTY, WASHINGTON.

*PTN. NE SE NW, SEC 19, T34N, R4EWM,*

*THE WEST HALF OF THE NORTHEAST  
QUARTER OF THE SOUTHEAST QUARTER OF  
THE NORTHWEST QUARTER OF SECTION 19,  
TOWNSHIP 34 NORTH, RANGE 4 EAST, OF  
THE WILLAMETTE MERIDIAN*

**Assessor's Property Tax Parcel/Account Number(s):** P26670

**NOTE:** The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

Loan No.: 0596636525  
Investor No.: 1704053523

## ESTOPPEL AFFIDAVIT

State of WASHINGTON §  
County of SKAGIT §

THE UNDERSIGNED, Greg D. Wyles and Brooke M. Wyles, husband and wife  
after having been first duly sworn, upon oath, state and affirm the following to-wit: , ("Borrower")

1. That on May 24th, 2007, for good and valuable consideration, Borrower duly executed and delivered a certain Promissory Note ("Note"), made payable to the order of SunTrust Mortgage, Inc. , ("Lender"), in the original principal amount of \$235,000.00, together with interest thereon at the rate set forth in said instrument. The Note was duly secured by a Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") of even date therewith being recorded on May 29th, 2007, under County Auditor's File No. 200705290209 in the real estate records, in the Office of the Clerk and Recorder of Skagit County, Washington, which was assigned by Assignment to Federal National Mortgage Association.

recorded under County Auditor's File No. N/A or recorded simultaneously herewith.

Property more particularly described as:  
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

COMMONLY KNOWN AS: 15256 Porter St, Mount Vernon, Washington 98273

TAX ID: P26670

The Borrower is currently in default in the making of payments due on the Note and does not currently have the financial capability of curing such default.

2. That pursuant to an agreement with the Lender, Borrower has made, executed and delivered that certain Warranty Deed ("Deed") of even date herewith, which conveyed the Property and improvements thereon to the Lender or its designee.



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Loan No.: 0596636525  
Investor No.: 1704053523

3. That the undersigned hereby acknowledges, agrees and certifies that the Deed is an absolute conveyance and unconditional sale of Borrower's right, title and interest in and to said Property and improvements, together with all buildings thereon and appurtenances thereunto belonging and appertaining, including the exceptions as specified in the title commitment/report from Old Republic National Title Insurance Company effective date of May 23rd, 2013 with release of all homestead and other exemption rights in and to the Property; and also conveyed, transferred and assigned Borrower's rights of possession, rentals, deposits and equity of redemption in and to the Property and improvements thereon, all personal property existing on or used in conjunction with the Property, and all other rights and interest of Borrower in and to the Property.
4. That the value of the Property and improvements thereon is not in excess of the amount of the total indebtedness outstanding on the Note, and in consideration of the premises hereof, and in consideration of such conveyance, Borrower has received from the Lender an agreement that, subject to certain conditions, Lender covenants to completely release Borrower from personal liability to pay principal and interest under the Promissory Note and Security Instrument, and from all security agreements, financing statements, and claims and demands with respect to the Property.
5. That the Deed was given voluntarily by Borrower, in good faith on the part of the Lender, without any fraud, misrepresentation, duress or undue influence whatsoever, or any misunderstanding on the part of the Lender or Borrower, and was not given as a preference against any other creditors of Borrower.
6. That the Deed is intended to convey a marketable title free and clear of all liens or encumbrances, that the Lender intends to have the title to and condition of said premises examined before finally accepting said Deed; the Deed shall not restrict the right of the Lender to commence foreclosure proceedings if it should so desire.
7. That Borrower has not taken any action, or failed to take any action, which would result in any lien, encumbrance, claim or charge from being recorded against the Property.
8. That notwithstanding the Borrower has not made payments due on the Note, Borrower is solvent and is not currently the subject of any voluntary or involuntary bankruptcy, insolvency, arrangement or receivership proceedings, nor is Borrower currently contemplating or anticipating the same.
9. That it is expressly understood that this Affidavit has been given for the protection and benefit of and may be relied upon the Lender and the Title Company, and their successors and assigns, and shall bind the representatives, heirs, executors, administrators and assigns of the undersigned.
10. That there exists no agreement, express or implied, for Borrower, the undersigned, or any person or entity acting as an agent of Borrower or undersigned, to reacquire the Property or any portion thereof, or interest therein, from the Lender or to distribute to Borrower any profits or proceeds derived from the Property.
11. That the undersigned upon request from the Lender, 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 hereinabove set forth.



Loan No.: 0596636525  
Investor No.: 1704053523

12. That it is expressly understood and agreed that the above foregoing provisions shall be supplemental to the Deed and shall not merge therein.

DATED this 17 day of JUNE, 2013.

[Signature]  
Greg D. Wyles -Borrower

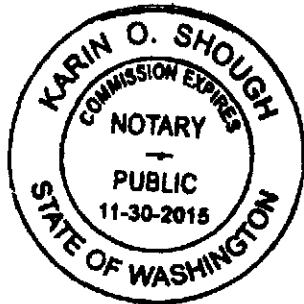
[Signature]  
Brooke M. Wyles -Borrower

\_\_\_\_\_  
-Borrower

\_\_\_\_\_  
-Borrower

The foregoing was subscribed and sworn to before me in the County of SKAGIT, and State of WASHINGTON, this 17<sup>th</sup> day of JUNE, 2013.

(Seal)



[Signature]  
Notary Signature

KARIN O. SHOUGH  
Printed Name

Notary Public, State of WASHINGTON

My Commission Expires: 11-30-2015



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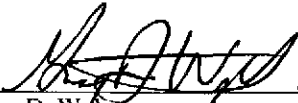
Loan No.: 0596636525  
Investor No.: 1704053523

## CONDITIONAL DELIVERY OF DEED (to be attached to the Estoppel Affidavit)

It is understood and agreed by Grantor that the Deed to Federal National Mortgage Association

("Grantee"), mentioned in the Estoppel Affidavit delivered together herewith, is intended to convey a marketable title free and clear of all liens or encumbrances, that the Grantee intends to have the title to and condition of said premises examined before finally accepting said Deed; and, that the Grantee, in its sole discretion, reserves the right to reject said Deed, and to have the holder of the Note and the Mortgage/Deed of Trust/Security Deed proceed with foreclosure and assert all of the rights of the holder under the Note and Mortgage/Deed of Trust/Security Deed described in the first paragraph of said Estoppel Affidavit.

Signed this 17 day of JUNE, 2013.

  
\_\_\_\_\_  
Greg D. Wyles

-Grantor

  
\_\_\_\_\_  
Brooke M. Wyles

-Grantor

\_\_\_\_\_  
-Grantor

\_\_\_\_\_  
-Grantor



EXHIBIT A

The West Half of the Northeast Quarter of the Southeast Quarter of the Northwest Quarter of Section 19, Township 34 North, Range 4 East of the Willamette Meridian;

EXCEPT that portion lying Southerly of a line 100 feet North of and parallel to the North line of Cascade Avenue produced West from Martin & Bailey's Addition to West Mt. Vernon, Skagit County, Wash., according to the plat thereof, recorded in Volume 1 of Plats, page 48, records of Skagit County, Washington;

AND EXCEPT the following described tract:

Beginning at the Northwest corner of said West Half of the Northeast Quarter of the Southeast Quarter of the Northwest Quarter;

Thence North  $89^{\circ}14'30''$  East along the North line of said subdivision 168.0 feet;

Thence South 60 feet, more or less, to a point 110 feet North of the North line of Cascade Avenue;

Thence West parallel to and 110 feet North of the North line of Cascade Avenue 158 feet, more or less, to the West line of said subdivision;

Thence North  $1^{\circ}01'45''$  East along the West line of said subdivision, a distance of 56.13 feet, more or less, to the point of beginning.

Situated in Skagit County, Washington



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