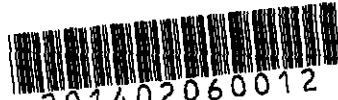


When Recorded Return To:

When recorded return to:

CoreLogic
450 E Boundary St.
Chapin, SC 29036

2845461



201402060012

Skagit County Auditor
2/6/2014 Page

1 of

\$72.00

1 10:15AM

AFFIDAVIT AND INDEMNITY

M&T BANK #:0050933860 "COWAN" Lender ID:P66/0499106245 Skagit, Washington
MERS #: 100297810003079623 SIS #: 1-888-679-6377


MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ITS SUCCESSORS AND ASSIGNS, the present Beneficiary under that certain Note Dated: 02/11/2008 Recorded: 02/15/2008 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200802150113 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 SETH P COWAN AND MICHELLE A ANTONICH, HUSBAND AND WIFE as Grantor, with GUARDIAN NORTHWEST TITLE AND ESCROW as Trustee, and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR WHIDBEY ISLAND BANK ITS SUCCESSORS AND ASSIGNS as Beneficiary.

Property Address: 21121 FALCON COURT, MOUNT VERNON, WA 98274

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.

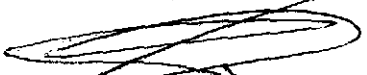
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ITS SUCCESSORS AND ASSIGNS
On January 6th, 2014

By: 
Tiffany A. Kisloski, Assistant Secretary

STATE OF New York
COUNTY OF Erie

On the 6th day of January in the year 2014 before me, the undersigned Notary Public in and for said State, personally appeared Tiffany A. Kisloski, 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
My Commission Expires 05/21/2016

(This area for notarial seal)