

After recording return to:
Marcia Bailey
RCO Legal, P.S.
1587 Northeast Expressway
Atlanta, GA 30329



201411100095

Skagit County Auditor \$74.00
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207640 / Cecil S. Ash

GUARDIAN NORTHWEST TITLE CO.

ESTOPPEL AFFIDAVIT

109132-2

STATE OF Washington)
COUNTY OF Walla Walla) ss.

Cecil S. Ash and Dina N. Khairy, husband and wife (the "Grantors" or "Affiants"), being first duly sworn, depose and state:

Grantors are the individuals who made, executed, and delivered that certain Statutory Warranty Deed (the "Deed") to Federal National Mortgage Association (the "Grantee"), conveying the following described property (the "Property") in Skagit County, WA:

Lot D-23-D, (Revised) "MOUNT VERNON LAND USE NO. LU 06-030," by Boundary Line Adjustment recorded February 14, 2008 under Auditor's File No. 200802140087, and approved July 26, 2006, recorded July 27, 2006 under Skagit County Auditor's File No. 200607270145, being a portion of Lots D-23-A, D-23-B, D-23-C, D-23-D, D-23-E and D-23-R as shown on Amended P.U.D. and Re-plat of Lots D-20, D-21, D-23, D-24, and D-25, "MADDOX CREEK P.U.D. PHASE 3," as per Mount Vernon Land Use No. LU-06-030 recorded under Skagit County Auditor's File No. 200607270145, being in a portion of the Northeast 1/4 of Section 28, Township 34 North, Range 4 East, WM., and being more particularly described as follows:

Beginning at the Southerly most corner of said Lot D-23-R;
thence North 54° 38'47" East along the Southeasterly line of said Lot D-23-R for a distance of 100.22 feet;
thence North 36°16'52" West for a distance of 72.19 feet;
thence North 53°43'08" East for a distance of 35.00 feet;
thence North 36°16'52" West for a distance of 3.00 feet to the True Point of Beginning;
thence North 53°43'08" East for a distance of 20.19 feet, more or less, to the Southwesterly line of Lot D- 23-C Revised;
thence South 36°16'52" East along said Southwesterly line for a distance of 52.00 feet to the Southerly most corner of said Lot D-23-C Revised;
thence South 53°43'08" West for a distance of 20.19 feet, more or less, to a point bearing South 36°16'52" East from the True Point of Beginning;

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thence North 36°16'52" West for a distance of 52.00 feet, more or less, to the True Point of Beginning.

Tax Parcel No. P124817, 4900-004-023-0400

Property Address: 1418 Digby Place, Mount Vernon, Washington 98274

That the aforesaid Deed is intended to be and is an absolute conveyance of the title to the Property described in the Deed, and was not and is now not intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of the Affiants as Grantors in the Deed to convey, and by the Deed the Affiants did convey to the Grantee therein all their right, title, and interest absolutely in and to the Property; that possession of the Property has been surrendered to the Grantee;

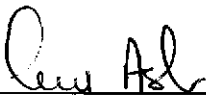
That in the execution and delivery of the Deed, Affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

Affiants consider the Deed fair consideration for the Grantee's covenant not to sue to enforce the promissory note dated April 11, 2008 and/or foreclose that certain Deed of Trust recorded under Skagit County Auditor's File No. 200804170085;

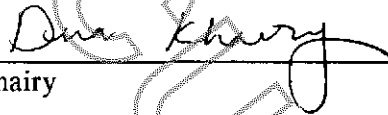
That at the time of executing the Deed, Affiants believed and now believe that this consideration represents the fair value of the Property so deeded;

This affidavit is made for the protection and benefit of the title policy issuer which is about to insure the title to the property in reliance thereon, and any other title company that may hereafter insure the title to the property; and

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



Cecil S. Ash



Dina N. Khairy



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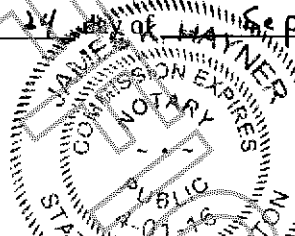
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2:05PM

STATE OF Washington)
) ss.:
COUNTY OF Walla Walla)

I certify that I know or have satisfactory evidence that Cecil S. Ash is the person who appeared before me, and said person acknowledged that he signed this instrument and acknowledged it as the free and voluntary act for the uses and purposes mentioned in the instrument.

DATED this 24 day of September, 2014.

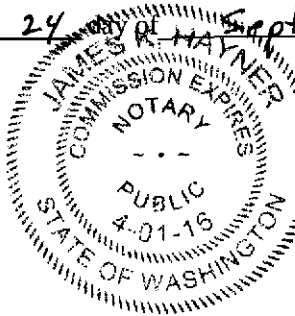


[Signature]
[Notary Public Signature]
Printed Name: James K. Hayner
Notary Public in and for the State of Washington
My commission expires: 4-01-16

STATE OF Washington)
) ss.:
COUNTY OF Walla Walla)

I certify that I know or have satisfactory evidence that Dina N. Khairy is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it as the free and voluntary act for the uses and purposes mentioned in the instrument.

DATED this 24 day of September, 2014.



[Signature]
[Notary Public Signature]
Printed Name: James K. Hayner
Notary Public in and for the State of Washington
My commission expires: 4-01-16



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