# FILED FOR RECORD AT THE REQUEST OF AND WHEN RECORDED RETURN TO:

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Skagit Bank P.O. Box 285 Burlington, WA 98233

## NON-MERGER WARRANTY DEED IN LIEU OF FORECLOSURE

Grantor (s):

BRIAN E. STRAATHOF, a single man

Grantee (s):

SKAGIT BANK

Abbreviated Legal:

Ptn. Lot 25, Plat No. 1, Sedro Home Acreage (aka Lot 2

Sedro Woolley SP SW-06-96)

Additional Legal on page(s):

Exhibit A

Assessor's Tax Parcel No.:

4171-001-025-0300 (P111567)

THE GRANTOR, BRIAN E STRAATHOF, a single man ("Grantor"), for and in consideration of Grantee's agreement not to foreclose that certain deed of trust described below conveys and warrants to SKAGIT BANK, a ("Grantee"), the real estate legally described on Exhibit A attached hereto, situated in the County of Skagit, State of Washington.

The Grantee by accepting and recording this Deed does not intend a merger of its interest under that certain deed of trust recorded under Skagit County Auditor's File No. 201012090069, with the fee title herein conveyed to take place, and it is the intention of the parties that the property above-described shall remain subject to the lien of said deed of trust, which lien shall remain a first lien upon the property. All indebtedness secured by said deed of trust shall remain in full force and effect.

Grantor declares that this conveyance is freely and fairly made, that this is an absolute conveyance (and not a conveyance for security purposes), and that there are no agreements, oral or written, between Grantor and Grantee with respect to the real property described in Exhibit A to this Warranty Deed, except for that certain unrecorded Settlement Agreement dated as of October 29th, 2014, by and between Grantor and Grantee.

Dated: October 29, 2014.

SKAGIT COUNTY WASHINGTON REAL ESTATE EXCISE TAX 20144254 NOV 1 2 2014

> Amount Paid S Skagit Co. Treasurer Mam Deputy

BRIAN E. STR'AATHOF

STATE OF WASHINGTON	)	
	)	SS
COUNTY OF SKAGIT	)	

I certify that I know or have satisfactory evidence that BRIAN E. STRAATHOF is the person who appeared before me, and said person acknowledged that he signed this instrument, and acknowledged it to be his free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: October 29th, 2014.

0F WASHING

[Signature]

NOTARY CHAIG CAMMOCK

Print Name of Notary

My appointment expires 11-1-15

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#### EXHIBIT "A"

### LEGAL DESCRIPTION

THE LAND REFERRED TO IS SITUATED IN THE STATE OF WASHINGTON, COUNTY OF SKAGIT AND IS DESCRIBED AS FOLLOWS:

Lot 2, City of Sedro-Woolley Short Plat No. SW-06-96, approved June 24, 1997, and recorded June 27, 1997, in Volume 13 of Short Plats, page 16, under Auditor's File No. 9706270067, records of Skagit County, Washington; being a portion of Lot 25, "PLAT NO. 1, SEDRO HOME ACREAGE, SKAGIT CO., WASH., 1904", as per plat recorded in Volume 3 of Plats, page 39, records of Skagit County, Washington.



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### **BORROWER'S AFFIDAVIT**

STATE OF WASHINGTON	)	
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COUNTY OF SKAGIT	)	

BRIAN E. STRAATHOF and SALLY L. STRAATHOF, ("Borrower"), being duly sworn, depose and say on behalf of the Borrower.

That BRIAN E. STRAATHOF was the person that made, executed and delivered that certain deed to SKAGIT BANK (the "Lender"), dated October 29<sup>th</sup>, 2014, conveying that certain real property described in Exhibit A attached hereto (the "Premises");

That the aforesaid deed is intended to be and is an absolute conveyance of the title to the Premises to the grantee named therein, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that is was the intention of Borrower as grantor in said deed to convey, and by said deed did convey to the grantee therein, all of Borrower's right, title and interest absolutely in and to the Premises; that possession of the Premises has been surrendered to the grantee;

That in the execution and delivery of said grant deed Borrower was not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress;

That Borrower believed and now believes that the consideration for said deed represents the fair value of the Premises;

That there are no unrecorded interests in the Premises of any kind; and

That there are no outstanding bankruptcies against or involving Borrower;

This affidavit is made for the protection and benefit of the grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the Premises, and particularly for the benefit of any title company, which has insured the title to the Premises in reliance thereon, and any other title company which may hereafter insure the title to the Premises; and that Borrower 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.

BØRROWER:

BRIANE STRAATHOE

SALLY L. STRAATHOF

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