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St. Paul, MN 55108



201503200077

Skagit County Auditor \$75.00  
3/20/2015 Page 1 of 4 4:26PM

WHEN RECORDED MAIL TO:  
STEWART TITLE COMPANY  
601 CANYON DR, STE 100  
CORPELL, TX 75019

[Space Above This Line For Recording Data]

Exempt per WAC 458-61A-208 3 (a)

79775668 12cc 2ND

**DEED IN LIEU OF FORECLOSURE**

KNOW ALL MEN BY THESE PRESENTS, that **JANET K. SKEEN, A SINGLE PERSON** hereinafter called grantor, for **\$141,058.21** and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **FEDERAL NATIONAL MORTGAGE ASSOCIATION** whose address is C/O WELLS FARGO HOME MORTGAGE MAC X9999-01N, 1000 BLUE GENTIAN ROAD, SUITE 300, EAGAN, MN 55121 and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in the County of SKAGIT, State of Washington, described as follows:

Apartment Unit 107, "NORTHRIDGE ESTATES CONDOMINIUM", as shown on "Survey and Floor Plans", filed respectively under Auditor's File Nos. 9008280038, 9003090089, 8901100090, 8709010045, 8609050016, 8508120021, 8409210028, and 8405310048, in Volume 14 of Plats, pages 144 and 145, in Volume 14 of Plats, pages 124 and 125, Volume 14 of Plats, pages 65 and 66, in Volume 14 of Plats, pages 40 and 41, in Volume 14 of Plats, pages 22 and 23, in Volume 14 of Plats, pages 12 and 13, in Volume 13 of Plats, pages 113 to 115, inclusive, and in Volume 13 of Plats, pages 97 to 105, inclusive, and as identified by Declaration under Auditor's File No. 9101140051; being an amendment of Declarations recorded under Auditor's File Nos. 9011140056, 9011140055, 9008280039, 9003090090, 8911130095, 8901100091, 8709010046, 8609050017, 8508120022, 8002220033, 8202080028, 8405310049 and 8410010003, intended for single family residential use.

(Said condominium being a portion of "REVISION TO PLAT OF FIRWEST ESTATES, DIVISION NO. 1", as per plat recorded in Volume 12 of Plats, page 89 and 90, records of Skagit County, Washington; the legal description being Parcels "A", "C" and "E" set forth in Article 5 of said Declaration recorded under Auditor's File No. 8002220033.)

TOGETHER WITH an undivided interest in the common and limited common areas within said condominium as set forth in said Declaration under Auditor's File No. 9008280039, and shown on said "Survey and Floor Plans".

TOGETHER WITH a non-exclusive and exclusive use of the common areas and limited common areas as set forth in said Declaration recorded under Auditor's File No. 9011140056.

Situate in the City Mount Vernon, County of Skagit, State of Washington.

PROPERTY ADDRESS: 2720 CLUB COURT UNIT #107, MT. VERNON, WA 98273

TAX PARCEL NO: P81940

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

This deed does not effect a merger of the fee ownership and the lien of the mortgage described below. The fee and lien shall hereafter remain separate and distinct.

By acceptance and recording of this deed, grantee covenants and agrees that it shall forever forbear taking any action whatsoever to collect against grantor on the obligations which are secured by the mortgage/deed of trust (referred to herein as "mortgage") described below, other than by foreclosure of that mortgage; and, that in any proceeding to foreclose that mortgage, grantee shall not seek, obtain or permit a deficiency judgment against grantors, their heirs, successors or assigns, such right being hereby waived. This paragraph shall be inapplicable in

the event that grantor attempts to have this deed set aside or this deed is determined to transfer less than fee simple title to grantee.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made. See *Estoppel Affidavit attached as Exhibit "A"*

The true and actual consideration for this transfer consists of \$141,058.21 and grantee's waiver of its right to bring an action against grantor based on the promissory note secured by the mortgage hereinafter described and agreement not to name the grantor as a party to a foreclosure action as stated above with respect to that certain mortgage signed on 10/27/2009, by grantor in favor of WELLS FARGO BANK, N.A. and recorded as Instrument No. 200911020144 of the real property records of SKAGIT County, Washington on 11/02/2009. Said mortgage was assigned from Wells Fargo Bank, N.A. to Federal National Mortgage Association by assignment dated \_\_\_\_\_ and recorded \_\_\_\_\_ as Instrument No. \_\_\_\_\_.

In construing this deed and where the context so requires, the singular includes the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

IN WITNESS WHEREOF, the grantor has executed this instrument this 26 day of December, 20 14.

Janet K. Skeen  
JANET K. SKEEN

SKAGIT COUNTY WASHINGTON  
REAL ESTATE EXCISE TAX  
2015874  
MAR 20 2015

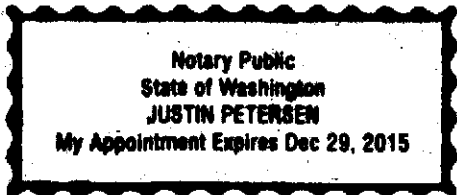
STATE OF WASHINGTON )  
COUNTY OF Snohomish )

Amount Paid \$0  
Skagit Co. Treasurer  
By [Signature] Deputy

I certify that I know or have satisfactory evidence that JANET K. SKEEN is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the users and purposes mentioned in the instrument.

Dated: 12/26/2014

(seal/stamp)



[Signature]  
Notary Public  
My Appointment Expires: 12/29/2016

PREPARED BY/REVIEWED BY:  
JACK KOZAK, ATTORNEY AT LAW  
1002 TIMBERCREEK DRIVE  
ALLEN, TX 75002

**Exhibit "A"**  
**ESTOPPEL AFFIDAVIT**

STATE OF WASHINGTON )  
 )SS.  
COUNTY OF Snohomish )

**JANET K. SKEEN, A SINGLE PERSON** ("Grantor"), being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **FEDERAL NATIONAL MORTGAGE ASSOCIATION** ("Grantee"), dated this 26<sup>th</sup> day of December, 2014, conveying the following described property, to-wit:

Apartment Unit 107, "NORTHRIDGE ESTATES CONDOMINIUM", as shown on "Survey and Floor Plans", filed respectively under Auditor's File Nos. 9008280038, 9003090089, 8901100090, 8709010045, 8609050016, 8508120021, 8409210028, and 8405310048, in Volume 14 of Plats, pages 144 and 145, in Volume 14 of Plats, pages 124 and 125, Volume 14 of Plats, pages 65 and 66, in Volume 14 of Plats, pages 40 and 41, in Volume 14 of Plats, pages 22 and 23, in Volume 14 of Plats, pages 12 and 13, in Volume 13 of Plats, pages 113 to 115, inclusive, and in Volume 13 of Plats, pages 97 to 105, inclusive, and as identified by Declaration under Auditor's File No. 9101140051; being an amendment of Declarations recorded under Auditor's File Nos. 9011140056, 9011140055, 9008280039, 9003090090, 8911130095, 8901100091, 8709010046, 8609050017, 8508120022, 8002220033, 8202080028, 8405310049 and 8410010003, intended for single family residential use.

(Said condominium being a portion of "REVISION TO PLAT OF FIRWEST ESTATES, DIVISION NO. 1", as per plat recorded in Volume 12 of Plats, page 89 and 90, records of Skagit County, Washington; the legal description being Parcels "A", "C" and "E" set forth in Article 5 of said Declaration recorded under Auditor's File No. 8002220033.)

TOGETHER WITH an undivided interest in the common and limited common areas within said condominium as set forth in said Declaration under Auditor's File No. 9008280039, and shown on said "Survey and Floor Plans".

TOGETHER WITH a non-exclusive and exclusive use of the common areas and limited common areas as set forth in said Declaration recorded under Auditor's File No. 9011140056.

Situate in the City Mount Vernon, County of Skagit, State of Washington.

PROPERTY ADDRESS: 2720 CLUB COURT UNIT #107, MT. VERNON, WA 98273

TAX PARCEL NO: P81940

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiant as grantor in said deed to convey, and by said deed affiant did convey to FEDERAL NATIONAL MORTGAGE ASSOCIATION therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to FEDERAL NATIONAL MORTGAGE ASSOCIATION.

That in the execution and delivery of said deed affiant 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 aforesaid deed was not given as a preference against any other creditors of the deponent, that at the time it was given there was no other person or persons, firms or corporations, other than JANET K. SKEEN, A SINGLE PERSON, and FEDERAL NATIONAL MORTGAGE ASSOCIATION, who have an interest, either directly, or indirectly, in said premises; that this deponent is solvent and has no other creditors whose rights would be prejudiced by such conveyance, and that deponent is not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiant of the sum of \$141,058.21 by FEDERAL NATIONAL MORTGAGE ASSOCIATION and its agreement to forbear taking any action against affiant to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiant in such foreclosure action. The mortgage referred to herein was executed by JANET K SKEEN, A SINGLE PERSON to WELLS FARGO BANK, N.A., dated 10/27/2009, recorded on 11/02/2009 at Instrument No. 200911020144 of the real property records of SKAGIT County, State of Washington. Said mortgage was assigned from Wells Fargo Bank, N.A. to Federal National Mortgage Association by assignment dated 10/27/2009 and recorded 11/02/2009 as Instrument No. 200911020144. At the time of making said deed in lieu of foreclosure affiant believed and now believes that the aforesaid consideration therefore presents the fair value of the property so decided, or more.

This affidavit is made for the protection and benefit of FEDERAL NATIONAL MORTGAGE ASSOCIATION, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

The affiant 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.

