

RECORDING REQUESTED BY:

WHEN RECORDED MAIL DEED
AND TAX STATEMENT TO:

FEDERAL NATIONAL MORTGAGE ASSOCIATION
c/o Caliber Home Loans, Inc.
FKA Vericrest Financial, Inc.
13801 Wireless Way
Oklahoma City, OK 73134

Land Title and Escrow 1520812-FA



201510010094

Skagit County Auditor \$74.00
10/1/2015 Page 1 of 3 3:23PM

Case No: WA3000003-15-1
Title Order No: 8542708

APN P56971, 3777-000-056-0008

MIN No: 100339700000018510
MERS Phone: 888-679-6377

Grantor: MARGARET INGRAM, AS HER SEPARATE PROPERTY
Grantee: FEDERAL NATIONAL MORTGAGE ASSOCIATION
Commonly Known As: 1305 BROADVIEW DR, ANACORTES, WA 98221
Tax Parcel No.: P56971, 3777-000-056-0008

ESTOPPEL AND SOLVENCY AFFIDAVIT

State of Washington

County of Skagit

MARGARET INGRAM, AS HER SEPARATE PROPERTY, ("Deponent") being first duly sworn, for themselves, deposes and says:

That "Deponent" is the identical party who made, executed and delivered that certain Deed in Lieu of Foreclosure to **FEDERAL NATIONAL MORTGAGE ASSOCIATION** ("Grantee") dated 6/16/15, encompassing the following described property, to wit:

Lot 56, "BROADVIEW ADDITION TO THE CITY OF ANACORTES," as per plat recorded in Volume 7 of Plats, page 22, records of Skagit County, Washington.

Situated in Skagit County, Washington

Commonly known as: **1305 BROADVIEW DR, ANACORTES, WA 98221**

That the aforesaid Deed was an absolute conveyance of the title to said premises to the Grantee named therein, in effect as well as in form, and was and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the proffered Deed in Lieu of Foreclosure to the Grantee named therein, together with full cancellation of all debts, obligations, costs and charges heretofore existing under and by virtue of the terms of that certain Deed of Trust heretofore existing on the property therein and hereinbefore, dated **August 10, 2012** and recorded on **August 20, 2012** as Instrument No. **201208200093** of the records of **Skagit County, Washington**, executed by **Charles W. Ingram and Margaret Ingram, husband and wife** as Trustor(s), to **ADELITA A. SHUBERT** on behalf of **Flagstar Bank, FSB** as Trustee, **Mortgage Electronic Registration Systems, Inc. ("MERS")**, solely as Nominee for Lender and Lender's successors and assigns; Lender is **American Financing Corporation** as Beneficiary, and the cancellation of record of said Deed of Trust.

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That the aforesaid Deed and conveyance were by this Deponent as the result of their request that the Grantee accept such Deed and was their free and voluntary act; that at the time of making said Deed this Deponent considered and still consider that the indebtedness above-mentioned represented a fair value of the property so deeded; that said Deed was not given as a preference against any other creditors of the Deponent or either of them; that as of the time it was given there was no other person or persons, firms or corporations, other than the Grantee therein named interested, either directly or indirectly, in said premises, that this Deponent is not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said Deed; that Deponent in offering to execute the aforesaid Deed to the Grantee therein, and in execution of the same, was not acting under any duress, undue influence, misapprehension or misrepresentation by the Grantee in said Deed, or the agent or attorney or any other representative of the Grantee in said Deed; that it was the intention of this Deponent as Grantor in said Deed to convey and by said Deed the Deponent did convey to the Grantee therein all their right, title, and interest absolutely in and to the premises described in said Deed.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered during neither the last twelve months nor any contract for the making of repairs or improvements on said premises.

There are no chattel mortgages, conditional sale contracts, security agreements, financing statements, retention of title agreements or personal property leases affecting any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the premises and all plumbing, heating, lighting, refrigerating and other equipment is fully paid for including all bills for the repair thereof.

There are no outstanding bills for utilities, unused fuel, gas, electric or sewer.

This affidavit is made for the protection and the benefit of the aforesaid Grantee in said Deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.

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Date: 6-16-2015

By: Margaret Ingram

State of WA

County of SNOHOMISH

On 06/16/2015 before me, ANNE S MANGRICO Notary Public, personally appeared

MARGARET INGRAM, who proved to me on the basis of satisfactory evidence to be the person(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 authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of WA that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature [Signature]

(Seal)

