

RECORDING REQUESTED BY:

WHEN RECORDED MAIL DEED
AND TAX STATEMENT TO:

THE SECRETARY OF HOUSING AND URBAN
DEVELOPMENT
c/o NOVAD Management Consulting, LLC
2401 NW 23RD Street, Suite 1A1
Oklahoma City, OK 73107

Land Title and Escrow

152987-S



201510140066

Skagit County Auditor

10/14/2015 Page

1 of

\$77.00
5 3:05PM

Trustee Sale No. WA07000227-15-1

APN 3868-005-030-0008

Title Order No. 8569418

Grantor: BERNICE NORLENE PHILIPS, AS HER SEPARATE PROPERTY
Grantee: THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT
Commonly Known As: 41751 Cape Horn Drive, Concrete, WA 98237
Tax Parcel No.: 3868-005-030-0008 PL 3060

STATUTORY WARRANTY DEED

The Grantor(s), **BERNICE NORLENE PHILIPS, AS HER SEPARATE PROPERTY**, for and in consideration of a DEED IN LIEU OF FORECLOSURE, grants, bargains, sells, conveys, and conforms to **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT** under the first Deed of Trust recorded on **March 14, 2006** as Instrument No. **200603140087** the following described real estate, situated in the County of Skagit, State of Washington:

LOTS 29 AND 30, BLOCK E, "CAPE HORN ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 92 THROUGH 97, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Situated in Skagit County, Washington

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

20154192

OCT 14 2015

Amount Paid \$ 0
Skagit Co. Treasurer
By *mg* Deputy

Date: 12 AUGUST 2015

Bernice Norlene Philips
By: BERNICE NORLENE PHILIPS

STATE OF WASHINGTON

COUNTY OF King

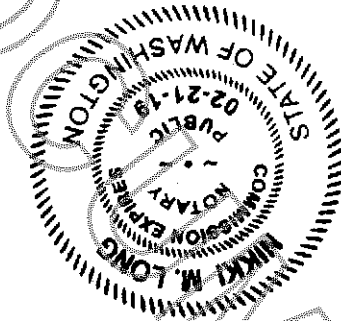
On this day personally appeared before me Bernice N Philips, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 12th day of August, 2015.

Nikki M. Long

Notary Public residing at Maple ValleyPrinted Name: NIKKI M LONG

My Commission Expires:

2-21-2019

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Case No. WA07000227-15-1

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ESTOPPEL AND SOLVENCY AFFIDAVIT

State of Washington

County of Skagit

BERNICE NORLENE PHILIPS, 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 **THE SECRETARY OF HOUSING AND URBAN DEVELOPMENT** ("Grantee") dated 8-12-15, encompassing the following described property, to wit:

LOTS 29 AND 30, BLOCK E, "CAPE HORN ON THE SKAGIT," AS PER PLAT RECORDED IN VOLUME 8 OF PLATS, PAGES 92 THROUGH 97, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Situated in Skagit County, Washington

Commonly known as: 41751 Cape Horn Drive, Concrete, WA 98237

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 **March 6, 2006** and recorded on **March 14, 2006** as Instrument No. **200603140087** of the records of Skagit County, Washington, executed by **PERRY DALE PHILIPS AND BERNICE NORLENE PHILIPS, HUSBAND AND WIFE** as Trustor(s) to **STEWART TITLE OF WESTERN WASHINGTON, INC.** as Trustee, **FINANCIAL FREEDOM SENIOR FUNDING CORPORATION, A SUBSIDIARY OF INDYMAC BANK, FSB** as Beneficiary, and the cancellation of record of said Deed of Trust.

Case No. WA07000227-15-1

Title Order No. 8569418

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.

Date: 12 AUGUST 2015

Bernice Norlene Philips
By: BERNICE NORLENE PHILIPS

STATE OF WASHINGTON

COUNTY OF King

On this day personally appeared before me Bernice N. Philips, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this 12TH day of AUGUST, 20 15.

Nikki M. Long

Notary Public residing at Maple ValleyPrinted Name: Nikki M Long

My Commission Expires:

2-21-2019