

After Recording Mail To:
Ocwen Loan Servicing, LLC
ATTN: Customer Care
P.O. Box 1330
Waterloo, IA 50704



Skagit County Auditor
11/16/2017 Page

1 of

7 2:07PM

\$80.00

COVER PAGE FOR WASHINGTON DEEDS

Type of Document to be Recorded: DEED IN LIEU OF FORECLOSURE 113628
GUARDIAN NORTHWEST TITLE CO.

Grantor: Robert Pereira, a married man, as his sole and separate estate, and joined by his spouse Donna Pereira

Grantor's Mailing Address: 15045 Big Timber Road Lot 12, King George, Virginia 22485

Grantee: Ocwen Loan Servicing, LLC

Grantees Mailing Address: ATTN: Customer Care, Post Office Box 1330, Waterloo, Iowa 50704

Legal Description (abbreviated): LOT 45, "PLAT OF BRITTWOOD"

Assessor's Property Tax Parcel Account Number(s): P100878 and 4578-000-045-0004

Prior Recorded Doc. Ref.: Deed: Recorded June 10, 2005, Doc. No. 200506100187

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ATTN: Customer Care
P.O. Box 1330
Waterloo, IA 50704

Order No. 10951589

Reference No. 603293751/10828647

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

20175381
NOV 16 2017

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

Assessor's Parcel Number: P100878 and 4578-000-045-0004

DEED IN LIEU OF FORECLOSURE

TITLE OF DOCUMENT

**Robert Pereira, a married man, as his sole and separate estate, and joined by his spouse
Donna Pereira, the GRANTOR,**

Whose current address is 15045 Big Timber Road Lot 12, King George, Virginia 22485

FOR and in consideration of ONE HUNDRED SIXTY-TWO THOUSAND AND NO/100 DOLLARS
(\$162,000.00), in hand paid, conveys and warrants to

Ocwen Loan Servicing, LLC, the GRANTEE,

Whose current address is ATTN: Customer Care, Post Office Box 1330, Waterloo, Iowa 50704

THE FOLLOWING described real estate, situated in the County of Skagit, State of Washington:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

This being the identical property conveyed to the GRANTOR herein by Deed from Mellinie Pereira, a
married woman, dated June 8, 2005, recorded June 10, 2005, and filed of Record as Doc. No.
200506100187.

COMMONLY known as: 1022 Vera Court, Mount Vernon, Washington 98273

Exemption code: WAC 458-61A-208 (3)(A)(6)

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 forebear 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 proceedings to foreclosure 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 even 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.

The true and actual consideration for this transfer consists of grantee's waiver of its right to bring an action against Grantor based on the promissory note secured by the Deed of Trust hereinafter described and agreement not to name the grantor as a party to a foreclosure action stated above with respect to that certain Deed of Trust bearing the date of December 12, 2011, by grantor in favor of **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Plaza Home Mortgage Inc.**, and recorded as Doc. No. 201201090149, real property records of Skagit County, Washington on January 9, 2012; and according to public record the beneficial interest of the Deed of Trust was assigned to **Ocwen Loan Servicing, LLC**, by assignment recorded July 23, 2014, as Instrument No. 201407230005.

In construction this deed and where the context so requires, the singular included 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.

Dated July 31st, 2017

[Signature]

Robert Pereira

[Signature]

Donna Pereira

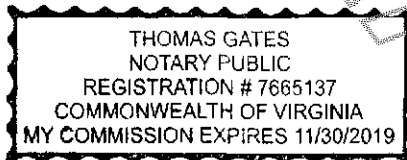
STATE OF Virginia
COUNTY OF King George

ss

On this day personally appeared before me **Robert Pereira and Donna Pereira**, 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.

NOTARY STAMP/SEAL

Given under my hand and official seal of office this
31st day of July, A.D., 2017.



[Signature]

NOTARY PUBLIC

MY Commission Expires: November 30, 2019

Residing at: 4710 Turnberry Drive
Fredericksburg, VA 22408

EXHIBIT "B"
ESTOPPEL AFFIDAVIT

STATE OF WASHINGTON
COUNTY OF SKAGIT

Robert Pereira, a married man, as his sole and separate estate, and joined by his spouse Donna Pereira, 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 **Ocwen Loan Servicing, LLC**, dated the 30th day of July, 2017, conveying the following described property, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.

Parcel ID # P100878 AND 4578-000-045-0004

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **Ocwen Loan Servicing, LLC**, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to **Ocwen Loan Servicing, LLC**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **Ocwen Loan Servicing, LLC**;

That in the execution and delivery of said 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;

That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than **Ocwen Loan Servicing, LLC**, who have interest, either directly or indirectly, in said premises; that these deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are 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 affiants of the sum of \$162,000.00 by **Ocwen Loan Servicing, LLC**, and **Ocwen Loan Servicing, LLC**, agreement to forebear taking any action against affiants to collect on the obligations secured by the Deed of Trust described below, other than by foreclosure of that Deed of Trust and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The Deed of Trust referred to herein, document dated December 12, 2011 by the undersigned to **Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Plaza Home Mortgage Inc.**, and recorded as Doc. No. 201201090149, real property records of Skagit County, Washington on January 9, 2012; and according to public record the beneficial interest of the Deed of Trust was assigned to **Ocwen Loan Servicing, LLC**, by assignment recorded July 23, 2014, as Instrument No. 201407230005. At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of **Ocwen Loan Servicing, LLC**, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

That affiants, and each of them 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.

WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated July 31st, 2017

Re

Robert Pereira

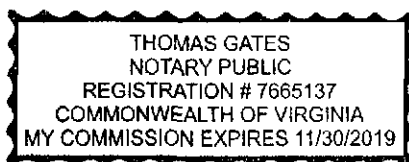
[Signature]

Donna Pereira

STATE OF Virginia
COUNTY OF King George) ss

On this day personally appeared before me **Robert Pereira and Donna Pereira**, 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.

NOTARY STAMP/SEAL



Given under my hand and official seal of office this
31st day of July, A.D., 2017.

[Signature]

NOTARY PUBLIC

MY Commission Expires: November 30, 2019

Residing at: 4710 Turnberry Drive
Fredericksburg, VA 22408

Prepared By:
Leila H. Hale, Esq.
9041 S. Pecos Road #3900
Henderson, NV 89074
Phone: 702-736-6400

EXHIBIT "A"
LEGAL DESCRIPTION

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

LOT 45, BRITTWOOD, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 15 OF PLATS, PAGES 31 AND 32, RECORDS OF SKAGIT COUNTY, WASHINGTON.