



**201808290053**

08/29/2018 11:54 AM Pages: 1 of 8 Fees: \$106.00  
Skagit County Auditor

Loan Number: 8411733457

Borrower Name: JOSEPH W. MCLEOD

After recording please return to:

PEIRSONPATTERSON, LLP

ATTN: RECORDING DEPT.

4400 ALPHA ROAD

DALLAS, TX 75244-4505

STATE OF LOUISIANA §

§

PARISH OF OUACHITA §

§

## **AFFIDAVIT OF MISSING OR INCOMPLETE ASSIGNMENT**

I, Jaunise Gorden the undersigned, being duly sworn, state as follows:

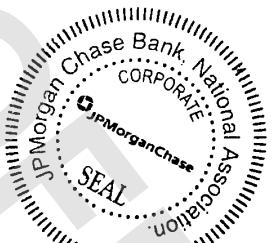
1. I am a/an Vice President of JPMorgan Chase Bank, National Association ("Chase"). Chase was the servicer of the loan described herein prior to **July 2, 2018**. I make this affidavit based upon my review of Chase's records concerning the loan described below and publicly available information.
2. A Note dated **December 1, 2000**, in the original principal amount of **\$172,000.00**, a copy of which is attached, was secured by a security instrument in favor of **NORTH AMERICAN MORTGAGE COMPANY**, executed by **JOSEPH W. MCLEOD** and recorded in the land records of **SKAGIT** County, State of **Washington** in/as instrument number **200012070027** (the "Security Instrument"). The loan was subsequently transferred.

Property Address: **18146 COLONY ROAD, BOW, WA 98232**

Assessor's Property Tax Parcel or Account Number: **360419-2-003-0006**

3. I have conducted a diligent search concerning this loan, including reviewing a copy of the Note and/or Security Instrument, Chase's business records of the contents of the collateral file and the County land records concerning this loan.
4. Attached hereto as Attachment 1 is a list of all assignments of record relating to this Security Instrument that I have identified based on this review. The legal description is attached as Attachment 2.
5. Based on the diligent search described above, it appears there is a gap in the chain of assignments of the Security Instrument between **North American Mortgage Company** and **JPMorgan Chase Bank, National Association**. One or more assignments may be missing within this gap. I have concluded that such assignment(s) either were never completed or, if completed, were never recorded. After a good faith attempt, I have concluded such assignment(s) cannot now be obtained.

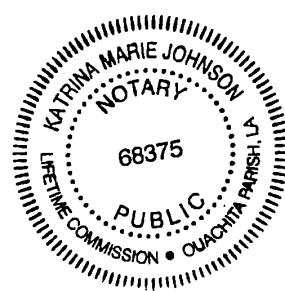
Loan Number: 8411733457  
Borrower Name: JOSEPH W. MCLEOD



JPMorgan Chase Bank, National Association

By: Jaunise Gordon  
Date: August 2, 2018  
Name: Jaunise Gordon  
Title: Vice President

Subscribed and sworn to before me  
this 2<sup>nd</sup> day of August, 2018, by  
Jaunise Gordon  
KM Johnson, Notary Public  
State of Louisiana  
Commission expires: Lifetime  
Personally Known ✓  
OR Produced Identification ✓  
Type of Identification Produced: —



**Loan Number: 8411733457**  
**Borrower Name: JOSEPH W. MCLEOD**

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**Attachment 1**

After a review of Chase's Records and the land records of **SKAGIT, Washington**, I have not identified any assignments of the Security Instrument.

Loan Number: 8411733457  
Borrower Name: JOSEPH W. MCLEOD

Attachment 2  
(Legal Description)

That portion of the South Half of the Northwest Quarter of Section 19, Township 36 North, Range 4 East of the Willamette Meridian, lying East of the Colony county road;

EXCEPT the North 430 feet thereof;

AND EXCEPT the following described tract:

Beginning at the intersection of the South line of Government Lot 2 in said section with the East line of the Colony county road;

Thence East along the South line of the Northwest Quarter a distance of 1,051.5 feet, more or less to a point, said point being the Southeast corner of that certain tract conveyed to Eugene A. Moe, et ux, by instrument recorded January 2, 1974, under Auditor's File No. 795134, records of Skagit County, Washington;

Thence North along the East line of said Moe tract a distance of 132 feet to the Northeast corner thereof;

Thence West along the North line of the Moe tract and said line extended 834 feet, more or less, to the Northeasterly line of a tract conveyed to Eugene Moe, et ux, by instrument recorded June 5, 1973, under Auditor's File No. 785996, records of Skagit County, Washington;

Thence Northwesterly along said Moe tract to its intersection with the Colony road (said point being 220 feet Northeasterly of the point of beginning, as measured along said road);

Thence Southwesterly along the Colony Road a distance of 220 feet to the point of beginning.

Situated in Skagit County, Washington.

Loan Number: 8411733457  
Borrower Name: JOSEPH W. MCLEOD

Attachment 3

(Copy of Note)

NOTE

DECEMBER 01, 2000  
[Date]

BURLINGTON  
[City]

WASHINGTON  
[State]

18146 COLONY ROAD, BOW, WA 98232-9551  
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 172,000.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is NORTH AMERICAN MORTGAGE COMPANY

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 9.375 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making payments every month.

I will make my monthly payments on the 1ST day of each month beginning on FEBRUARY 01, 2001. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. My monthly payments will be applied to interest before principal. If, on JANUARY 01, 2031, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 3883 AIRWAY DRIVE, SANTA ROSA, CA 95403

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,430.81

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in writing that I am doing so.

I may make a full prepayment or partial prepayments without paying any prepayment charge. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.0 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and

MULTISTATE FIXED RATE NOTE- Single Family-FNMA/FHLMC Uniform Instrument  
Form 3200 6/16/97  
-5R (es0003)  
VMP MORTGAGE FORMS • (313)293-8100 • (800)521-7281  
Initials: J.W.M.  
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Loan Number: 8411733457

Borrower Name: JOSEPH W. MCLEOD

all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is delivered or mailed to me.

(D) No Waiver By Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

THE ATTACHED TIMELY PAYMENT REWARDS ADDENDUM TO NOTE IS MADE A PART HEREOF.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

*Joseph W. McLeod*

(Seal)

JOSEPH W. MCLEOD

-Borrower

SSN:

(Seal)

-Borrower

(Seal)

SSN:

-Borrower

(Seal)

SSN:

-Borrower

*[Sign Original Only]*

Loan Number: 8411733457  
Borrower Name: JOSEPH W. MCLEOD

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WITHOUT RE COURSE, PAY TO  
THE ORDER OF

NORTH AMERICAN MORTGAGE COMPANY<sup>2</sup>

By   
LIZ PAPKE, VICE PRESIDENT

Loan Number: 8411733457  
Borrower Name: JOSEPH W. MCLEOD

**TIMELY PAYMENT REWARDS ADDENDUM TO NOTE**

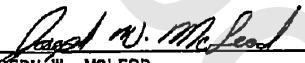
THIS TIMELY PAYMENT REWARDS ADDENDUM TO NOTE is made this 1ST day of DECEMBER , 2000 , and is incorporated into and shall be deemed to amend and supplement the Note made by the undersigned (the "Borrower"), in favor of NORTH AMERICAN MORTGAGE COMPANY (the "Lender") and dated the same date as this Addendum (the "Note"). The Note is secured by a security instrument, as modified or amended, in favor of Lender dated the 1ST day of DECEMBER , 2000 (the "Security Instrument").

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Note, Borrower and Lender further covenant and agree as follows:

**1. TIMELY PAYMENT REWARDS RATE REDUCTION**

Borrower has agreed to pay the rate of interest set forth in Section 2 of the Note (the "Note Rate") until the full amount of principal has been paid. However, if on either the second, third or fourth anniversary of the scheduled due date of the first full installment payment due under the Note (the "Anniversary Date"), Borrower has demonstrated a Good Payment History, Lender agrees to decrease the Note Rate by one percentage point. Borrower will be deemed to have demonstrated a "Good Payment History" if Borrower: (a) has made each of the most recent 24 consecutive monthly payments under the Note and Security Instrument before the date the next payment was due; and (b) has never been late by three months or more in making any monthly payments due under the Note. If Borrower demonstrates a Good Payment History, the new Note Rate will take effect on the first day of the earliest Anniversary Date on which Borrower has demonstrated a Good Payment History ("Rate Reduction Date"). Beginning with Borrower's first monthly payment after the Rate Reduction Date, Borrower will pay the new amount as the monthly payment until the Maturity Date. Lender will decrease Borrower's Note Rate only one time during the term of the loan, provided Borrower demonstrates a Good Payment History on either of the second, third or fourth Anniversary Dates.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Timely Payment Rewards Addendum to Note.

  
\_\_\_\_\_  
JOSEPH W. MCLEOD (Seal)  
Borrower

\_\_\_\_\_  
(Seal)  
Borrower



Multistate Timely Payment Rewards Addendum to Note - Single Family - Fannie Mae Uniform Instrument

Version 3.0 (12/17/98)

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