

NEW BORROWER ACKNOWLEDGEMENT
(If individuals)

STATE OF WASHINGTON)
) ss.
COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that

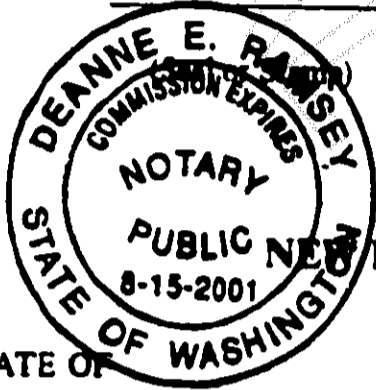
KERRY LEARNED AND STACEY LEARNED

[Name(s) of person(s)]

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 uses and purposes mentioned in the instrument.

Dated: 9-9-97

Deanne E. Ramsey
(Signature)



Notary Public in and for the State of Washington,
residing at Edinboro, Pa
My commission expires 08-15-2001

NEW BORROWER ACKNOWLEDGEMENT
(If corporation or entity)

STATE OF WASHINGTON)
) ss.
COUNTY OF)

I certify that I know or have satisfactory evidence that

[Name(s) of person(s)]

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the

(Type of Authority, e.g., Officer, Trustee)

of _____
(Name of the Party on Behalf of Whom the Instrument was Executed)
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: _____

(Seal or Stamp)

(Signature)
Notary Public in and for the State of _____,
residing at _____
My commission expires _____

LENDER ACKNOWLEDGEMENT

STATE OF WASHINGTON)
) ss.
COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that

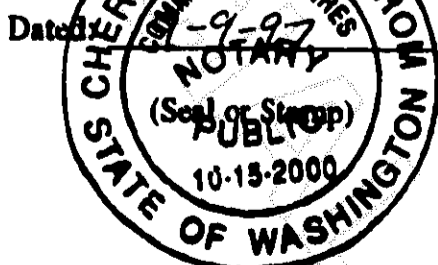
DEANNE RAMSEY

[Name(s) of person(s)]

is/are the person(s) who appeared before me, and said person(s) acknowledged that (he/she/they) signed this instrument, on oath stated that (he/she/they) was/were authorized to execute the instrument and acknowledged it as the ASSISTANT BRANCH MANAGER

(Type of Authority, e.g., Officer, Trustee)

of WASHINGTON FEDERAL SAVINGS
(Name of the Party on Behalf of Whom the Instrument was Executed)
to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.



Dated: 9-9-97

Cheryl C. Holmstrom
(Signature)

Notary Public in and for the State of Washington,
residing at Mount Vernon
My commission expires 10-15-2000