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AFTER RECORDING RETURN TO: SKAGIT STATE BANK PO BOX 285 BURLINGTON, WA 98233

#### ESTOPPEL CERTIFICATE

STATE OF WASHINGTON)

COUNTY OF SKAGIT

Residing at \_

Tore Dybfest and Dianna L. Dybfest, husband and wife, being first duly sworn, each for himself and herself, deposes and says: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to Skagit State Bank, dated the 31st day of August, 1999, conveying the following described property, to-wit:

See attached Legal description - Exhibit "A".

Tax Account #340307-3-002-0002; #340307-0-020-0006; #340307-0-020-0105; #340307-0-020-0204

That affiants now are, and at all times herein mentioned, were husband and wife.

That the aforesaid Deed in Lieu of Foreclosure was intended to be and was an absolute conveyance of the title to said premises to the grantee named therein 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 the grantee therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to the grantee;

that in the execution and delivery of said Deed in Lieu of Foreclosure 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 the aforesaid Deed in Lieu of Foreclosure was not given as preference against any other creditors or the affiants or either of them; that at the time it was given there were no other person or persons, firms or corporation, other than the grantee therein named, interested, either directly or indirectly, in said premises; that these affiants are solvent and have no other creditors whose rights would be prejudiced by such conveyance, and that affiants are not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed except that of Farm Credit Bank of Spokane;

that the consideration for said Deed in Lieu of Foreclosure was and is the covenant and agreement by Skagit State Bank not to bring suit or take any other action against Tore Dybfest and Dianne L. Dybfest, husband and wife, to collect from Tore Dybfest and Dianna L. Dybfest, husband and wife, or enforce against Tore Dybfest and Dianne L. Dybfest, husband and wife, or the Farmhouse Inn, Inc. any liability for payment of that portion of the debts, obligations, or costs heretofore existing between Tore Dybfest and Dianne L Dybfest, husband and wife, and the Farmhouse Inn, Inc. which portion by the agreement between the parties executed this day Skagit State Bank has agreed to apply to said debts in exchange for a Deed in Lieu of Foreclosure to the property described on Exhibit "A", preserving, however, Skagit State Bank's rights to foreclose its deed of trust or deeds of trust against the property described above and preserving all of Skagit State Bank's rights to enforce by all legal means collection of the remainder of the debt, obligations and costs between the parties.

That this affidavit is made for the protection and benefit of the grantee in said deed, 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 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.

TORE DYBFEST L. DYBFEST STATE OF WASHINGTON) COUNTY OF SKAGIT On this 31 day of august , 1999, before me, ry Public in and Washington, duly commissioned and sworn, personally appeared to me known to be the individual(s) described in and who exec ent, and acknowledged the said instrument to be their free and voluntary act and deed for the use oses therei GIVEN under my hand and official seal this 31 dd day of UBLIC Notary Public in and for the State of Washington.

My commission

WASH

1,2000

EXHIBIT "A"

LEGAL DESCRIPTION:



### PARCEL "A":

That portion of the Northeast % of the Southwest % of Section 7, Township 34 North, Range 3 East, W.M., lying Southerly of State Highway No. 1; EXCEPT that portion condemned in Skagit County Superior Court Cause No. 31675 for State Highway.

Situate in the County of Skagit, State of Washington.

# PARCEL "B":

Government Lot 11 in Section 7, Township 34 North, Range 3 East, W.M., EXCEPT that portion lying North of the South right-of-way line of State Highway No. 536 as conveyed to the State of Washington by deed dated August 2, 1938 and recorded November 5, 1938 in Volume 175 of Deeds, page 568, under Auditor's File No. 307273, EXCEPT that portion condemned by the State of Washington for State Highway No. 536 by Decree of Appropriation in Skagit County Superior Court Cause No. 31675, AND EXCEPT the East 650 feet thereof.

Situate in the County of Skagit, State of Washington.

## PARCEL "C":

The East 400 feet of Government Lot 11 in Section 7, Township 34 North, Range 3 East, W.M.; EXCEPT that portion thereof lying North of the South right of way line of State Highway No. 536, as conveyed to the State of Washington by deed dated August 2, 1938, and recorded November 5, 1938, in Volume 175 of Deeds, page 568, under Auditor's File No. 307273 and EXCEPT LaConner-Whitney Road and ALSO EXCEPT that portion thereof condemned by the State of Washington for Highway No. 536 by Decree of Appropriation in Skagit County Superior Court Cause No. 31675.

Situate in the County of Skagit, State of Washington.

### PARCEL "D":

The West 250 feet of the East 650 feet of that portion of Government Lot 11 in Section 7, Township 34 North, Range 3 East, W.M., lying Southerly of that parcel condemned by the State of Washington for State Highway No. 536 by Decree of Appropriation in Skagit County Superior Court Cause No. 31675.

Situate in the County of Skagit, State of

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