



200312220057
Skagit County Auditor

12/22/2003 Page 1 of 5 9:41AM

When Recorded Mail to:

INDYMAC BANK, F.S.B.
18605 51st Avenue SE
Bothell, WA 98012

Washington State)
)
) ss
SKAGIT County)

NOTICE OF REDEMPTION
Certified # 7002 2410 0002 8788 4076
Registered # RR 775 299 786 US

RE: Redemption of Note (Account # 1001333507) associated with the instrument recorded at 200103090118 in Skagit County, State of Washington

Assessor's Parcel Number: 350402-4-008-0007/350402-4-010-0201

Premises: PARCEL A: The West 150 feet of the South 283 feet of that portion of the Southwest Quarter of the Southeast Quarter lying North of road known as Mosier Road in Section 2, Township 35 North, Range 4 East of the Millamette Meridian; EXCEPT that portion lying within the South 30 feet of the Southwest Quarter of the Southeast Quarter of said Section 2, as conveyed to Skagit County for road purposes by deed recorded October 23, 1945, under Auditor's File No. 384393, records of Skagit County, Washington. PARCEL B: The West 150 feet of the North 585 feet of the South 868 Feet of that portion of the Southwest Quarter of the Southeast Quarter Section 2, Township 35 North, Range 4 East of the Willamette Meridian, lying Northerly of the Mosier County Road. ALL situated in Skagit County, Washington.

Abbreviated Legal Description of subject Premises: 22571 Mosier Road, Sedro Woolley, WA 98284

Current Beneficiary: INDYMAC BANK, F.S.B.
assignee of QUALITY FIRST MORTGAGE CORPORATION
18605 51st Avenue SE
Bothell, WA 98012

Borrower: RICHARD F. ANDERSON
22571 Moiser Rd.
Sedro-Woolley, WA 98284

Redemptor: Richard Francis Anderson

I, Richard Francis Anderson, as original jurisdiction lender, hereinafter "Redemptor" or "Settlor", have first hand knowledge of the facts contained herein, and declare that my statements are true, correct, complete, to the best of my knowledge, and not meant to mislead, and declare as follows:

On February 12, 1999, Settlor provided the consideration for account # 1001333507, hereinafter "Loan", for RICHARD F. ANDERSON, hereinafter "Borrower", by signing a Note, hereinafter "Note". Settlor's Note was delivered to INDYMACBANK, F.S.B., assignee of QUALITY FIRST MORTGAGE CORPORATION and was accepted by INDYMAC

UNIFORM INSTRUMENT

NOTE

CERTIFIED TO BE A TRUE COPY 1: 942553
B. Blunk
SIGNATURE

FEBRUARY 26, 2001
[Date]

BURLINGTON,
[City]

WASHINGTON
[State]

22571 MOSIER ROAD, SEDRO WOOLLEY, WA 98284
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$147,200.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is QUALITY FIRST MORTGAGE CORPORATION, A WASHINGTON CORPORATION.

I will make all payments under this Note in the form of cash, check or money order.

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 8.000%.

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 a payment every month.

I will make my monthly payment on the 15th day of each month beginning on APRIL 1, 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. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on MARCH 1, 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

18605 51ST AVE SE
BOTHELL, WA 98012

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. \$1,080.10.

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 not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the 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: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) 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 5.000% 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 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 mailed to me or delivered by other means.

(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.



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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.

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 those 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.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

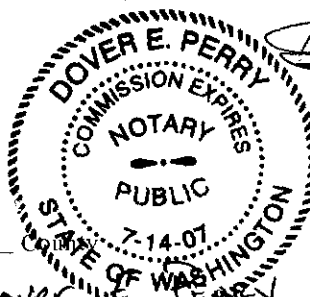
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails 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.

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

[Signature]
RICHARD F. ANDERSON (8881)

(Sign Original Only)

PREAUTHORIZED TRANSFER to INDYMAC BANK, F.S.B., through FedWire Value \$165,000.00
Certified # 7002 2410 0002 8788 4076 Set-off Account No.: (125104425) 5092010775
Registered with John Snow, Trustee # RR 775 299 786 US



[Signature]

Richard Francis Anderson, Redemptor Bond 485561709
Original jurisdiction lender for Loan # 1001333507

Washington State
King

) ss ACKNOWLEDGEMENT
)
)

I, Dover E. Perry, a Notary Public for said County and State, do hereby certify that Richard Francis Anderson, personally appeared before me and signed the foregoing. Witness my hand and seal this 22 day of December, 2003.

[Signature]
Notary Public

7-14-07
My Commission expires



200312220057
Skagit County Auditor

CERTIFIED TO BE A TRUE COPY
B. Williams
SIGNATURE

After Recording Return To:
QUALITY FIRST MORTGAGE CORPORATION
18605 51ST AVE SE
BOTHELL, WA 98012

Assessor's Parcel or Account Number: 350402-4-008-0007 (350402)

Abbreviated Legal Description:

Full legal description located on page _____

Title Order No.: BE4548

Escrow No.: BE4548

LOAN #: 942553

*ACCEPTED FOR ASSESSED VALUE
RETURNED IN EXCHANGE
FOR CLOSING AND SETTLEMENT
OF THIS ACCOUNTING
22 December A.D. 2003
455761709*

BEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated **FEBRUARY 26, 2001**, together with all Riders to this document.

(B) "Borrower" is **RICHARD F. ANDERSON, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY.**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **QUALITY FIRST MORTGAGE CORPORATION.**

Lender is a **CORPORATION** organized and existing under the laws of **WASHINGTON**. Lender's address is **18605 51ST AVE SE, BOTHELL, WA 98012.**

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is **ISLAND TITLE COMPANY.**

(E) "Note" means the promissory note signed by Borrower and dated **FEBRUARY 26, 2001**. The Note states that Borrower owes Lender **ONE HUNDRED FORTY SEVEN THOUSAND TWO HUNDRED AND NO/100** Dollars (U.S. **\$147,200.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **MARCH 1, 2031.**

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

Initials: *[Signature]*
WAUDEED 0010



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