



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 March 1, 2001, 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 INDYMAC BANK, F.S.B., assignee of QUALITY FIRST MORTGAGE CORPORATION and was accepted by INDYMAC BANK, F.S.B., assignee of QUALITY FIRST MORTGAGE CORPORATION to convert to US funds to be loaned in the resulting security instrument.

The Borrower designated the legal title to be the security for the Loan, until the associated debt was discharge, as stated on the security instrument recorded at

200103090118, in the official records of the Skagit County Auditor in the State of Washington.

The Borrower has a lease, terms of which are specified in the Note. INDYMAC BANK, F.S.B., assignee of QUALITY FIRST MORTGAGE CORPORATION, or its assigns, was designated as the Landlord to collect and hold the rents for Settlor, who now requests the return of all rents collected to date. Settlor has never waived ultimate rights to said rents.

The original Note was accepted, endorsed, and deposited by INDYMAC BANK, F.S.B., assignee of QUALITY FIRST MORTGAGE CORPORATION without Settlor's signatures, and when so accepted, endorsed, and deposited, became the source of the credit loaned to the Borrower. Settlor inadvertently failed to register his Note as his security interest in the subject Premises. Skagit County Auditor as public fiduciary will now register and deliver this redeemed security to INDYMAC BANK, F.S.B., assignee of QUALITY FIRST MORTGAGE CORPORATION or its assigns, as evidence that the debt, a copy of which is attached hereto, has been redeemed and the public beneficiary has been satisfied through FedWire communication.

## **REQUEST FOR RELEASE OF INTEREST**

Redemptor hereby gives notice that he has given notice to John Snow of this preauthorized transfer through FedWire communication, and current beneficiary has ten (10) days to cause a full release of interest in the subject premises to be recorded in the public records. In the event the terms of the Deed of Trust are breached, beneficiary acknowledges that Redemptor has the authority to record the Deed of Release and/or take such other action authorized by said Deed of Trust that Redemptor deems necessary.

*Notice of Redemption*

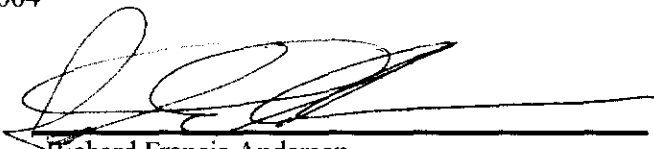


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Skagit County Auditor

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Done on this 28 day of JANUARY, 2004



Richard Francis Anderson,  
Settlor/Redemptor – Bond #485561709

State of Washington )  
 )  
County of SKAGIT ) ss

**ACKNOWLEDGEMENT**

As a Notary Public for said County and State, I do hereby certify that on this 28<sup>th</sup> day of JANUARY, 2004, Richard Francis Anderson appeared before me and signed the foregoing. Witness my hand and seal.

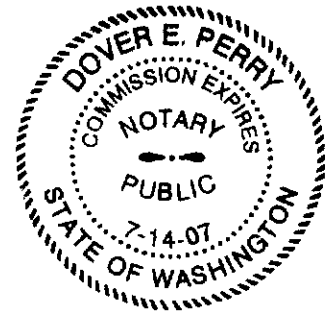
  
Notary Public

7-14-07  
My Commission Expires

Cc:  
SUSAN J. ROBINSON, Trustee  
KARR TUTTLE CAMPBELL  
1201 THIRD AVE, SUITE 2900  
SEATTLE, WA 98101  
Certified mail # 7002 2410 0002 8788 4038

John Snow, Trustee  
US Department of the Treasury  
1500 Pennsylvania, NW  
Washington, DC 20220  
Registered mail # RR 775 299 790 US

Mailed by:  
DOVER E. PERRY  
PO Box 388  
Renton, WA 98057



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1/29/2004 Page 3 of 6 10:53AM

NOTE

CERTIFIED TO BE A TRUE COPY 1: 942553

*B. Walker*

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 1st 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 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.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or 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:

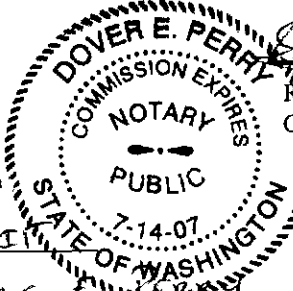
If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this 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 (Seal)

PREAUTHORIZED TRANSFER to INDYMAC BANK, F.S.B., through FedWire Value \$165,000.00  
Certified # 7002 2410 0002 8788 4045 Set-off Account No.: (125104425) 5092010775  
Registered with John Snow, Trustee #RR 775 299 790 US



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

State of Washington

County of SKAGIT

) 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 28<sup>th</sup> day of January, 2004.

*[Signature]*  
Notary Public

7-14-07  
My Commission expires



200401290041  
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

ACCEPTED FOR ASSESSED VALUE  
AND RETURNED IN EXCHANGE  
FOR CLOSURE AND SETTLEMENT  
28 THIS ACCOUNTING  
JANUARY A.D. 2004  
485561709

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

[Space Above This Line For Recording Data]

LOAN #: 942553

### DEED 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."

WASHINGTON—Single Family—Female Mac/Froddie Mac UNIFORM INSTRUMENT  
Form 3048 1/01

Initials: [Signature]  
WAUDEED 0010



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