

RECORDING REQUESTED BY

RECORDING REQUESTED BY  
FIRST AMERICAN TITLE INSURANCE COMPANY

AND WHEN RECORDED MAIL DEED  
AND TAX STATEMENT TO

HSBC Mortgage Corp.  
ATTN: RECORDS PROCESSING  
961 Weigel Drive  
Elmhurst, IL 60126



200910130057

Skagit County Auditor

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File No. DIL054155 Title Order No. 4233457

Grantor: DONALD R. ADKINS AND LINDA S. ADKINS, HUSBAND AND WIFE  
Grantee: HOUSEHOLD FINANCE CORPORATION III  
Abbr. Legal Description: <LOT 38, "PARTINGTON PLACE DIVISION 2">  
Tax Parcel No.: 4568-000-038-0007 (P100403)

98142-1

GUARDIAN NORTHWEST TITLE CO

## ESTOPPEL AND SOLVENCY AFFIDAVIT

State of WASHINGTON

County of Skagit

DONALD R. ADKINS AND LINDA S. ADKINS, HUSBAND AND WIFE, ("Deponent") being first duly sworn, for themselves, deposes and says:

That "Deponent" is the identical party who made, executed and delivered that certain Deed in Lieu of Foreclosure to HOUSEHOLD FINANCE CORPORATION III ("Grantee") dated the Sept. 18, 2009, encompassing the following described property, to wit:

**LOT 38, "PARTINGTON PLACE DIVISION 2," AS PER PLAT RECORDED IN VOLUME 14 OF PLATS OF PAGE 191 AND 192, IN THE RECORDS OF SKAGIT COUNTY, STATE OF WASHINGTON.**

Commonly know as: **1008 S 27th Street, Mount Vernon, WA 98274-8996**

That the aforesaid deed was an absolute conveyance of the title to said premises to the Grantee named therein, in effect as well as in form, and was and is not intended as a mortgage, trust conveyance, or security of any kind, and that possession of said premises has been surrendered to the proffered Deed in Lieu of Foreclosure by the Grantee named therein, together with full cancellation of all debts, obligations, costs and charges heretofore existing under and by virtue of the terms of that certain Deed of Trust heretofore existing on the property therein and hereinbefore, dated 03/12/2007 and recorded Recorded on 03/14/2007 as Document No. 200703140077, of the records of Skagit, Washington, executed by DONALD R. ADKINS AND LINDA S. ADKINS, HUSBAND AND WIFE, HOUSEHOLD FINANCE CORPORATION III, and the cancellation of record of said Deed of Trust.

That the aforesaid deed and conveyance were by this Deponent as the result of their request that the Grantee accept such deed and was their free and voluntary act; that at the time of making said deed this Deponent considered and still consider that the indebtedness above-mentioned represented a fair value of the property so deeded; that said deed was not given as a preference against any other creditors of the Deponent or either of them; that as of the time it was given there was no other person or persons, firms or corporations, other than the Grantee therein named interested, either directly or indirectly, in said premises, that this Deponent is not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed; that Deponent in offering to execute the aforesaid deed to the Grantee therein, and in execution same, was not acting under any duress,

corporations, other than the Grantee therein named interested, either directly or indirectly, in said premises, that this Deponent is not obligated upon any bond or other mortgage whereby any lien has been created or exists against the premises described in said deed; that Deponent in offering to execute the aforesaid deed to the Grantee therein, and in execution same, was not acting under any duress, undue influence, misapprehension or misrepresentation by the Grantee in said deed, or the agent or attorney or any other representative of the Grantee in said deed; that it was the intention of this Deponent as Grantor in said deed to convey and by said deed the Deponent did convey to the Grantee therein all their right, title, and interest absolutely in and to the premises described in said deed.

There are no unpaid bills or claims for labor or services performed or material furnished or delivered during the last twelve months nor any contract for the making of repairs or improvements on said premises.

There are no chattel mortgages, conditional sale contracts, security agreements, financing statements, retention of title agreements or personal property leases affecting any materials, fixtures, appliances, furnishings, or equipment placed upon or installed in or upon the premises and all plumbing, heating, lighting, refrigerating and other equipment is fully paid for including all bills for the repair thereof.

There are no outstanding bill for utilities, unused fuel, gas, electric or sewer.

This affidavit is made for the protection and the benefit of the aforesaid Grantee in said deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property described therein, and shall bind the respective heirs, executors, administrators and assigns of the undersigned.



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Skagit County Auditor

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DATED: 9-18-09

Donald R. Adkins  
BY: DONALD R. ADKINS

Linda S. Adkins  
BY: LINDA S. ADKINS

STATE OF Washington

COUNTY OF Skagit

On 9-18-2009 before me D. Jackie Frazier, a Notary Public in and for said county, personally appeared, Donald R. and Linda S. Adkins personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

D. Jackie Frazier  
Notary Public in and for said County and State

D. JACKIE FRAZIER  
STATE OF WASHINGTON (SEAL)  
NOTARY ---- PUBLIC  
My Commission Expires 3-15-2010

STATE OF Washington

COUNTY OF Skagit

On 9-18-2009 before me D. Jackie Frazier, a Notary Public in and for said county, personally appeared, Linda S. Adkins personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

D. Jackie Frazier  
Notary Public in and for said County and State

D. JACKIE FRAZIER  
STATE OF WASHINGTON  
NOTARY ---- PUBLIC (SEAL)  
My Commission Expires 3-15-2010



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