

AFTER RECORDING RETURN TO:
 Whidbey Island Bank
 Attn: Elizabeth Crenna
 P. O. Box 7001
 Oak Harbor, WA 98277



201102280186

Skagit County Auditor

2/28/2011 Page

1 of

3

2:13PM

P123001 P127514
 P127511 P127515

ESTOPPEL AFFIDAVIT

GUARDIAN NORTHWEST TITLE CO.

STATE OF Washington)
) : ss.
 County of Skagit)

101267

Todd R. Kirkpatrick and Carol A. Kirkpatrick, husband and wife, being first duly sworn, depose and say:

That they executed and delivered that certain Statutory Warranty Deed dated January 31, 2011, conveying to Whidbey Island Bank ("Grantee"), the following-described real property situate in Skagit County, Washington, to wit:

PARCEL "A":

Lot 4 of City of Anacortes Short Plat No. ANA-04-003, approved May 16, 2005, recorded May 20, 2005, under Auditor's File No. 200505200118 and as modified by "Boundary Line Adjustment" Survey recorded December 1, 2005, under Auditor's File No. 200512010170, all being a portion of Lots 64 and 65, "ANACO BEACH, SKAGIT COUNTY, WASHINGTON", as per plat recorded in Volume 5 of Plats, page 4, records of Skagit County, Washington.

PARCEL "B":

Lot 8A, "MARINE CREST PHASE 11 PLAT", as per plat recorded March 17, 2008 under Auditor's File No. 200803170150, records of Skagit County, Washington.

PARCEL "C":

Lot 8E, "MARINE CREST PHASE II PLAT", as per plat recorded March 17, 2008 under Auditor's File No. 200803170150, records of Skagit County, Washington.

PARCEL "D":

Lot 8D, "MARINE CREST PHASE II PLAT", as per plat recorded March 17, 2008 under Auditor's File No. 200803170150, records of Skagit County, Washington.

That said Deed was an absolute conveyance in effect as well as in form and not a mortgage nor trust conveyance nor security of any kind; that said Deed was given in consideration of the cancellation of the entire indebtedness secured by the Deed of Trust recorded on September 22, 2008, under Skagit County Auditor's File No. 200809220115, including costs and charges heretofore existing under the terms of the Deed of Trust covering said real property;

That the indebtedness secured by the Deed of Trust represented a fair value of the said real property so conveyed; and that said Statutory Warranty Deed was made by said affiants freely and voluntarily and not under duress, undue influence, misapprehension or misrepresentation by the said Grantee or its agent;

That affiants are solvent and said Statutory Warranty Deed was not given for the purpose of preference of a creditor nor given to hinder, delay or defraud creditors, but in good faith for the consideration aforesaid; and

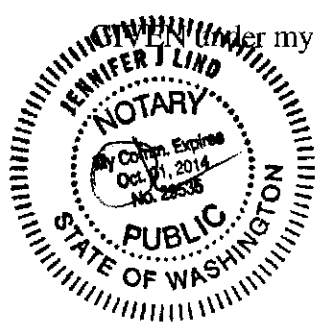
That this Affidavit is made for the protection and benefit of Grantee and successors-in-interest and First American Title Insurance Company as inducement to issue its policy of title insurance to Grantee as owner of the above-described real property.

Todd R. Kirkpatrick
Todd R. Kirkpatrick

Carol A. Kirkpatrick
Carol A. Kirkpatrick

STATE OF WA)
) : ss.
County of Skagit)

This is to certify that before me, the undersigned, a Notary Public in and for said County and State, personally appeared TODD R. KIRKPATRICK, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name he subscribed to the within instrument and acknowledged to me that he executed the same as his free and voluntary act and deed, for the uses and purposes therein mentioned.



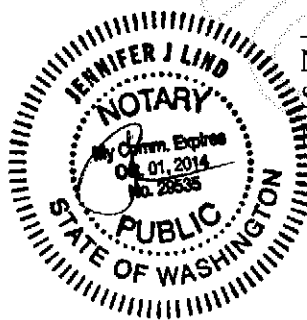
Under my hand and official seal this 31st day of January, 2011.
[Signature]
NOTARY PUBLIC in and for the
State of WA, residing at: Bow
My Commission Expires: 10/01/2014



STATE OF WA)
County of Skagit) : ss.

This is to certify that before me, the undersigned, a Notary Public in and for said County and State, personally appeared CAROL A. KIRKPATRICK, personally known to me or proved to me on the basis of satisfactory evidence to be the person whose name she subscribed to the within instrument and acknowledged to me that she executed the same as her free and voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 31st day of January, 2011.



[Signature]
NOTARY PUBLIC in and for the
State of WA, residing at [Address]
My Commission Expires: 10/01/2014



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Skagit County Auditor