

FILED FOR RECORD AT THE REQUEST OF  
AND WHEN RECORDED RETURN TO:

Skagit State Bank  
301 Fairhaven Avenue  
P. O. Box 285  
Burlington, WA 98233



201105060036  
Skagit County Auditor

5/6/2011 Page 1 of 4 10:52AM

### NON-MERGER WARRANTY DEED IN LIEU OF FORECLOSURE

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Reference No.:	200309170020 (Deed of Trust)
Grantor (s):	PATRICIA A. JUDGE, a single woman
Grantee (s):	SKAGIT STATE BANK
Additional Grantor(s) on page(s):	
Additional Grantee(s) on page(s):	
Abbreviated Legal:	LOT 47, BLK F, CAPE HORN DIV. 2
Additional Legal on page(s):	1
Assessor's Tax Parcel No.:	3869-006-047-0006 (P63220)

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THE GRANTOR, PATRICIA A. JUDGE, a single woman ("Grantor"), for and in consideration of Grantee's agreement not to foreclose that certain Deed of Trust described below conveys and warrants to SKAGIT STATE BANK ("Grantee"), the following described real estate situated in the County of Skagit, State of Washington:

LOT 47, BLOCK F, "CAPE HORN ON THE SKAGIT DIVISION NO. 2," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 14 THROUGH 19, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

The Grantee by accepting and recording this Deed does not intend a merger of its interest under that certain Deed of Trust recorded under Skagit County Auditor's File No. 200309170020, with the fee title herein conveyed to take place, and it is the intention of the parties that the property above-described shall remain subject to the Deed of Trust.

SKAGIT COUNTY WA Auditor  
REAL ESTATE EXCISE TAX

1334

MAY 06 2011

NON-MERGER WARRANTY DEED  
IN LIEU OF FORECLOSURE - PAGE 1

Amount Paid \$  
Skagit Co. Treasurer  
By *man* Deputy

which lien shall remain a first lien upon the property. All indebtedness secured by said Deed of Trust shall remain in full force and effect. This deed shall not operate to preclude the Grantee from proceeding in any action to enforce its deed of trust.

Grantor declares that this conveyance is freely and fairly made, that this is an absolute conveyance (and not a conveyance for security purposes), and that there are no agreements, oral or written, between Grantor and Grantee with respect to the real property described herein to this Warranty Deed, except for that certain unrecorded Settlement Agreement dated as of March 18, 2011, by and between Grantor and Grantee.

Dated 4/25/11, 2011.

GRANTOR:

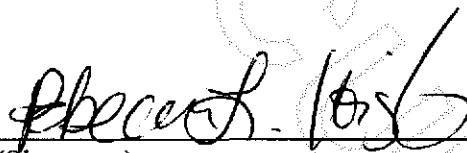


PATRICIA A. JUDGE

California  
State of ~~Washington~~ )  
County of San Francisco ) ss

I certify that I know or have satisfactory evidence that PATRICIA A. JUDGE is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: April 25<sup>th</sup>, 2011



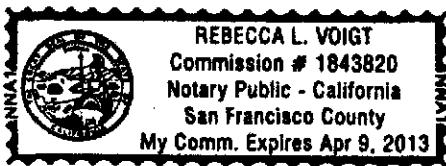
(Signature)

NOTARY PUBLIC

Rebecca L. Voigt

Print Name of Notary

My appointment expires: 04/09/2013



NON-MERGER WARRANTY DEED  
IN LIEU OF FORECLOSURE - PAGE 2



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BORROWER'S AFFIDAVIT

STATE OF ~~WASHINGTON~~ CALIFORNIA )  
COUNTY OF SAN FRANCISCO ) SS.

PATRICIA A. JUDGE, ("Borrower"), being duly sworn, deposes and says on behalf of the Borrower:

1. I am the person who made, executed and delivered that certain warranty deed to Skagit State Bank (the "Lender"), dated 4/25, 2011, conveying the following described real property (the "Premises"):

LOT 47, BLOCK F, "CAPE HORN ON THE SKAGIT DIVISION NO. 2," AS PER PLAT RECORDED IN VOLUME 9 OF PLATS, PAGES 14 THROUGH 19, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

2. That the aforesaid warranty deed is intended to be and is an absolute conveyance of the title to the 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 the affiant and Borrower as grantor in said grant deed to convey, and by said warranty deed Patricia A. Judge, a single woman, did convey to the grantee therein, all of her right, title and interest absolutely in and to the Premises; that possession of the Premises has been surrendered to the grantee;

3. That in the execution and delivery of said warranty deed, neither affiant nor Borrower were acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

4. That affiant believed and now believes that the consideration for said warranty deed represents the fair value of the Premises;

5. That there are no unrecorded interests in the Premises of any kind;

6. That there are no outstanding bankruptcies against or involving Borrower;

7. This affidavit is made for the protection and benefit of the grantee in said warranty deed, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the Premises, and particularly for the benefit of Land Title Insurance Company of Skagit County, which has insured the title to the Premises in reliance thereon, and any other title company which may hereafter insure the title to the Premises; and



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8. That the affiant will testify, declare, 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.

I declare under penalty of perjury under the laws of the State of Washington that the foregoing is true and correct.

Dated and signed this 25 day of April, 2011  
in SAN FRANCISCO County, ~~Washington~~. CALIFORNIA


BORROWER:

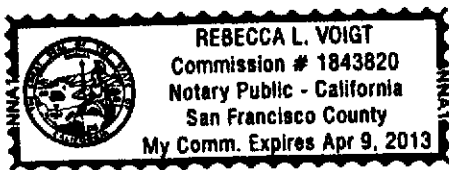
  
\_\_\_\_\_  
PATRICIA A. JUDGE

California  
State of ~~Washington~~ }  
County of San Francisco } SS

I certify that I know or have satisfactory evidence that PATRICIA A. JUDGE is the person who appeared before me, and said person acknowledged that she signed this instrument and acknowledged it to be her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: April 25<sup>th</sup>, 2011.

  
\_\_\_\_\_  
(Signature)  
NOTARY PUBLIC  
Rebecca L. Voigt  
\_\_\_\_\_  
Print Name of Notary  
My appointment expires: 04/09/2013



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