

Return Address:

Vantage Point Title, Inc.
25400 US Highway 19 N, Ste 135
Clearwater, FL 33763
VPT File # C-WA339028
Title #



Skagit County Auditor
11/7/2016 Page

1 of 9 3:03PM \$81.00

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document **must** be filled in)

- 1. Deed in Lieu of Foreclosure
- 2. _____
- 3. _____
- 4. _____

Reference Number(s) of Documents assigned or released:

Instrument # 200804110070
Additional reference #'s on page 2 of document

Land Title and Escrow

Grantor(s) (Last name, first name, initials)

- 1. Bryson, Netti M. _____
- 2. Bryson, Douglas _____

#155898-0

Additional names on page _____ of document.

Grantee(s) (Last name first, then first name and initials)

- 1. Federal National Mortgage Association _____
- 2. _____

Additional names on page _____ of document.

Legal description (abbreviated: i.e. lot, block, plat or section, township, range)

E 1/2 of Lot 44, Tr. 1, Peavey's Acreage

Additional legal is on page 4 of document.

Assessor's Property Tax Parcel/Account Number

assigned
P67935

Assessor Tax # not yet

The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

RECORD AND RETURN TO:
Vantage Point Title, Inc.
Attn: Default Services
25400 US 19 North, Suite 135
Clearwater, FL 33763

MAIL TAX STATEMENTS TO:
Federal National Mortgage Association
14221 Dallas Pkwy
Dallas, TX 75254

File No. C-WA339028

Amount Still Owing: \$408,076.62
Consideration Amount: \$0.00

This instrument drafted by:
Certified Document Solutions
17345 Civic Drive, Unit 1961
Brookfield, WI 53045

Property Identification No.: P67935

Abbreviated Legal: E 1/2 Of Lot 44, Tr. 1, Peavey's Acreage

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX

2014 5059
NOV 07 2016

Amount Paid \$
Skagit Co. Treasurer
By Deputy

DEED IN LIEU OF FORECLOSURE

This deed is subject to the terms of an Estoppel Affidavit recorded herein as Exhibit "B", and Deed in Lieu of Foreclosure Agreement, both effective this 30th day of Sept 2016.

THIS INDENTURE made and entered into on this 30th day of Sept 2016, by and between NETTI M. BRYSON AND DOUGLAS BRYSON, WIFE AND HUSBAND of 24443 Whicker Road, Sedro Woolley, WA 98284 hereinafter referred to as Grantors and FEDERAL NATIONAL MORTGAGE ASSOCIATION located at 14221 Dallas Pkwy, Dallas, TX 75254, hereinafter referred to as Grantee.

WITNESSETH: That consideration for this Deed is the release of liability owed by Grantors under the terms of the Promissory Note dated April 3, 2008, executed by Grantors in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as Nominee for M & T Bank, and subsequently assigned to Grantee, to secure against the Property by Mortgage and to avoid foreclosure, and fees and costs associated with foreclosure. Grantors do hereby grant, bargain and sell, release and confirm unto the said Grantee, their heirs and assigns all that certain land more fully described:

SEE ATTACHED EXHIBIT "A"; ESTOPPEL AFFIDAVIT ATTACHED AS EXHIBIT "B"

SUBJECT TO EASEMENTS AND RESTRICTIONS OF RECORD.

TO HAVE AND TO HOLD the lot or parcel above described together with all and singular the rights, privileges, tenements, hereditaments and appurtenances thereunto belonging or in anywise appertaining unto the said Grantee and unto Grantee's heirs, administrators, successors or assigns, forever.

GRANTORSS hereby covenants with and represent unto the said Grantee and unto his successors or assigns, that they are lawfully seized in fee of the lot or parcel of land above described; that the same is free from all liens and encumbrances except ad valorem taxes for the current tax year and subsequent years, restrictions, restrictive covenants and easements of record, if any; that they have a good and lawful right to sell and convey the same as aforesaid and that they will forever warrant and defend the title to same unto the said Grantee and unto his successors or assigns, forever, except as to said taxes, restrictions, restrictive covenants and easements of record, if any.

Subject to that certain Mortgage/Deed of Trust from Doug S. Bryson, and Netti M. Bryson, husband and wife (borrower) dated 4/3/2008 and filed on 4/11/2008 as Instrument 200804110070, of the official property records of Skagit County, Washington in the amount of \$355,000.00 and in favor of Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as Nominee for M & T Bank (Lender). Said Deed of Trust is subject to a Modification recorded 4/23/2012 as Instrument 201204230054. Said Deed of Trust was assigned to Chase Home Finance, LLC by an Assignment recorded 9/10/2010 as Instrument 201009100087. Said Deed of Trust is subject to an Appointment of Successor Trustee appointing Clear Recon Corp. as successor trustee recorded 5/9/2016 as Instrument 201605090113. Said Deed of Trust is subject to a Notice of Trustee's Sale recorded 6/1/2016 as Instrument 201606010052.

This deed is an absolute conveyance, the grantors having sold the above-described real property to the grantee for a fair and adequate consideration, such consideration being full satisfaction of all obligations secured by the deed of trust/mortgage heretofore executed by grantors. Grantors declare that this conveyance is freely and fairly made and that there are no agreements, oral or written, other than this deed and the aforementioned estoppel affidavit between grantors and grantee with respect to the above-described real property.

Property Identification Number. P67935 *

CONDITION AGAINST MERGER: acceptance of this deed by the grantee shall not cancel the existing mortgage from the Grantor to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as Nominee for M & T Bank, nor shall acceptance result in a merger of the mortgage lien into the fee simple conveyed hereby. The existing mortgage from the Grantors to the Grantee shall be cancelled only by a separate written instrument executed and recorded in the accordance with the law.

Whenever used, the singular name shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

IN WITNESS WHEREOF, the said Grantors have hereunto set their hands and seals on this 30th day of

Sept, 2016

Netti M Bryson
Netti M. Bryson

Douglas Bryson
Douglas Bryson

State of WA
County of Skagit

I certify that I know or have satisfactory evidence that Netti M. Bryson and Douglas Bryson is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Carol Lee Brewer
(Signature and Office of Individual Taking Acknowledgment)
Notary Public, State of WA.
My Commission is permanent. (If not, state expiration date: Feb 07, 2019)
Carol Lee Brewer

No title search was performed on the subject property by the preparer. The preparer of this deed makes neither representation as to the status of the title nor property use or any zoning regulations concerning described property herein conveyed nor any matter except the validity of the form of this instrument. Information herein was provided to preparer by Grantor/Grantee and /or their agents; no boundary survey was made at the time of this conveyance.

Notary Public
State of Washington
CAROL LEE BREWER
My Appointment Expires Feb 7, 2019

EXHIBIT "A"

The East ½ of Lot 44, "PEAVEY'S ACREAGE, TRACTS NO. 1 & 2, SECTIONS 17, 20, 21, 22 & 28, TOWNSHIP 35 NORTH, RANGE 5 EAST, SKAGIT CO., WASH.," as per plat recorded in Volume 3 of Plats, page 37, records of Skagit County, Washington.

Situate in the County of Skagit, State of Washington.

Exhibit "B"

ESTOPPEL AFFIDAVIT

STATE OF WA
COUNTY OF Skagit

Date: Sept 30, 2016

BEFORE ME, the undersigned notary public, personally appeared **Netti M. Bryson and Douglas Bryson**, who, having been first duly sworn according to law, represent, warrant, depose and say:

1. They have personal knowledge of all matters set forth in this Affidavit.
2. They are the Owners (hereinafter referred to as "Owner" or "Owners") of the fee simple title to certain real property (the "Property") situated in Skagit County, Washington, legally described as follows:

Sec attached Exhibit "A"

Tax ID No.: P67935 & P113548

3. There are no other persons who have an ownership interest in the Property other than Owner. The street address of the Property is 26059 Hoehn Road, Sedro Woolley, WA 98284.

4. The Owner is/are not a foreign corporation, foreign partnership, foreign trust or foreign estate (as those terms are defined in the Internal Revenue Code and Income Tax Regulations) for purposes of United States income taxation and for purposes of disclosure under 26 U.S.C.A., Section 1445. The Owners is/are citizens of the United States of America, whose Social Security Numbers are on file in the with the issuing agent.

5. The Owner's title to and possession and enjoyment of the Property has been open, notorious, peaceable, and undisturbed, except that the Property is leased by Owner as follows:

TENANT DATE OF LEASE

None

6. Neither the Owner's title to nor possession of the Property have ever been disputed or questioned nor is the Affiant aware of any facts by reason of which the title to, or possession of, the Property or any part of it or any personal property located on it might be disputed or questioned or by reason of which any claim to the Property or any portion of it or any personal property located on it might be adversely asserted, except as noted above.

7. There are no disputes concerning the location of the boundary lines of the Property as of this date.

8. There are no outstanding or unpaid taxes or assessments (pending or certified) or any unpaid or unsatisfied mortgages, claims of lien, notices of commencement, unrecorded easements, contracts for sale, agreements for deed, deeds, or other matters that constitute or could constitute a lien or encumbrance against the Property or any improvements on it or any part of it or against any personal property located on it as of this date.

9. There are no security agreements, financing statements, title retention contracts, or personal property leases

affecting any materials, fixtures, appliances, furnishings, or equipment places on or installed in or on the Property as of this date.

10. There are no actions, proceedings, judgments, bankruptcies, liens, or executions pending or recorded among the Public Records of Skagit County, Washington or any other courts, as of this date, nor has an assignment for benefit of creditors been made at any time, nor is there now in effect any assignment of rents of the property or any part thereof, except as listed below. Owner is not insolvent as that term is defined in the Bankruptcy Code, nor is Owner contemplating filing Bankruptcy within ninety days hereof.

11. There are no unpaid bills of any nature, either for labor or materials used in making improvements or repairs on the Property, or for services of architects, surveyors, or engineers incurred in connection with the Property.

12. The Owner, in the operation of the Property, has complied in all respects with the Sales Tax Law of the State of Washington. Additionally, Owner has paid in full all taxes, charges, and assessments levied and assessed against the Property which are currently due and payable.

13. There are no violations of municipal, county, or other regulatory ordinances, rules, or regulations pertaining to the Property.

14. All utilities necessary for the use for the Property set forth above are in place.

15. That the following judgments or liens recorded in Skagit County, State of Washington, which Owner has examined, are not against the Owner but are against other persons or entities of a similar name:

16. NONE

17. There are no federal tax claims, liens, or penalties assessed against Owner either individually or in any other capacity.

18. Owner has never changed his or her name, nor used any other name than that set forth herein at any time.

19. That Owner's marital status is:

Married Single
 Married Single

20. If married, Owners have been married to each other and have been so married continuously since May 3rd 1988 without ever having been married to any other person now living.

21. The Owner does not owe any monies to a depository for payment of support which may create a support lien on the Property.

22. The Purchaser of the Property intends to rely on the foregoing representations in connection with the United States Foreign Investment in Real Property Tax Act (94 Stat. 2682, as amended). Owner understands that his certification may be disclosed to the Internal Revenue Service by Purchaser and that any false statement contained in this certification may be punished by fine, imprisonment, or both.

23. The Property has not been used or involved with the disposal, treatment, or storage of hazardous waste or hazardous substances as those terms are defined by 42 U.S.C., Section 9601.

24. This Affidavit is made (1) to induce **Federal National Mortgage Association**, (hereinafter referred to as "Grantee") to accept a Deed in Lieu of Foreclosure, and (2) to induce **Vantage Point Title, Inc.** to issue an Owner's policy of title insurance to the Grantee.

25. The Owner has not and Owner hereby agrees and represents that it will not execute any instrument, or do any act whatsoever, that in any way would or may affect the title to the Property, including but not limited to the mortgaging

or conveying of the Property or any interest in it or causing any liens to be recorded against the Property or the Owner.

26. 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 not 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 Grantee, or its successor or assigns; that the consideration in aforesaid deed was and is payment to Owner by the said Grantee, or its successors or assigns, receipt of which is hereby acknowledged, together with the full cancellation of all debts, obligations, costs, and charges heretofore existing under and by virtue of the terms of a certain mortgage (in default) heretofore existing on the property therein and more fully described in the Deed executed simultaneously with this Affidavit, cancellation of record of said mortgage by the Grantee.

27. That the aforesaid deed of conveyance was made by Owner 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 Owner felt and still feels that the mortgage indebtedness above mentioned represents the fair value of the property so deeded; that said deed was not given as a preference against other creditors of Owner; that at the time it was given there was no other person or persons, firms, or corporations, other than the Grantee interested, either directly or indirectly, in said premises; that Owner is solvent and has no other creditors whose right would be prejudiced by such conveyance, and that Owner is not obligated upon any note, bond, or other mortgage whereby any lien has been created or exists against the premises described in said deed; and that Owner in offering to execute the aforesaid deed to the Grantee, and in executing same, was not acting under any duress, undue influence, misapprehension, or misrepresentation by the Grantee, the agent or attorney or any other representative of the Grantee, and that it was the intention of Owner as grantors in said deed to convey and by said deed Owner did convey to the Grantee all their right, title, and interest absolutely in and to the premises described in said deed.

28. That the aforesaid deed of conveyance made by Owner was executed and delivered with the express understanding that it does not operate, even though placed of record, to effect such a merger of interest as to extinguish the mortgage lien, and that its receipt by Grantee does not constitute legal delivery and shall be of no binding force and effect whatsoever until such time as the Grantee consents to the acceptance of such deed, after approval of title by the Grantee. Grantee agrees to notify the owner of the acceptance or non acceptance of such deed within 30 days, after the property has been vacated and the Grantee is in receipt of the fully executed Deed. The receipt or acceptance on said deed as aforesaid shall in no way restrict the right of the Grantee, or the right of its successors in interest, to foreclose the mortgage debt if foreclosure is deemed desirable. From and after this date, Owner also assigns, transfers, and sets over to the Grantee any rentals then owing or which may thereafter become due from any occupant or occupants of said property.

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

30. Owner agrees to indemnify and hold Policy Issuing Agent and Underwriter harmless of and from all loss, cost, damage and expense of every kind, including attorneys' fees, which Policy Issuing Agent and Underwriter shall sustain or become liable for under its policy of title insurance not to be issued on account of or in reliance upon any statements made herein, including but not limited to, any matters that may be recorded between the effective date of the Commitment referenced above and the time of the recording the instrument described in said Commitment.

NOTICE TO VACATE

31. Owner agrees that upon notification of acceptance of Owner's request for a Deed in Lieu of Foreclosure, Owner will vacate and turn over possession of the Property to the Grantee upon demand, must be in broom swept condition, free and clear of personal property, on or before 09-30-2016. Any personal property remaining in the property after execution of this estoppel will be considered abandoned. Grantee shall not be liable or responsible for storage or disposition of the abandoned personal property and may dispose of personal property without liability.

32. Failure to vacate the premises as required may not only delay the Deed in Lieu process and/or render the Deed in

Lien Agreement null and void, but may also cause Lender to contact local authorities to remove Owner from the property.

33. This Affidavit is made and given by Owner with full knowledge of applicable state laws regarding sworn Affidavits and the penalties and liabilities resulting from false statements and misrepresentations therein.

FURTHER AFFIANT SAYETH NOT.

Netti M. Bryson
Netti M. Bryson

Douglas Bryson
Douglas Bryson

State of WA
County of Skaigt

I certify that I know or have satisfactory evidence that Netti M. Bryson and Douglas Bryson is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

Carol Lee Brewer
(Signature and Office of Individual Taking Acknowledgment)
Notary Public, State of WA.

My Commission is permanent. (If not, state expiration date: Feb 07, 2019)

Carol Lee Brewer

