



201712290030

Skagit County Auditor

\$83.00

12/29/2017 Page

1 of

10 11:45AM

SKAGIT COUNTY WASHINGTON
REAL ESTATE EXCISE TAX20176011
DEC 29 2017Amount Paid \$
By Skagit Co. Treasurer
Deputy

Order Number: 170389152

This instrument prepared by:

Jay A. Rosenberg, Rosenberg LPA, Washington State Bar Number 50102; 3805 Edwards Road,
Suite 550, Cincinnati, Ohio 45209.

Mail Tax Statements To:

**THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS
TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE
PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-19**

101 Barclay St. 8W, New York, NY 10286

After Recording Mail/Return To:
10385 Westmoor Drive, Suite 200
Westminster, CO 80021
Attention: Denver DIL Title

CHICAGO TITLE

620031985

Parcel Number or APN: P60737

ABBREVIATED LEGAL: LOT W, "FIDALGO BAY ADDITION TO ANACORTES
MAP OF AGGREGATION,"

DEED IN LIEU OF FORECLOSURE

Exempt: 458-61A-208 3 (a)

KNOWN ALL MEN BY THESE PRESENTS, that **Robert D. Bell** and **Bernice J. Bell**, a married couple, whose mailing address is **PO Box 1046, Anacortes, WA 98221**, hereinafter called grantors, for \$1.00 and the consideration hereinafter stated, do hereby grant, bargain, sell and convey unto **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH**

Property Address: 11942 New Morning Dr., Anacortes, WA 98221

CERTIFICATES, SERIES 2006-19, whose tax mailing address is **101 Barclay St. 8W, New York, NY 10286**, hereinafter called grantee, and unto grantee's successors and assigns all of that certain real property with the tenements, hereditaments and appurtenances thereto belonging or in any way appertaining, situated in **SKAGIT County, Washington**, described as follows:

SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

SEE EXHIBIT "B" ATTACHED HERETO AS ESTOPPEL AFFIDAVIT

COMMONLY known as: **11942 New Morning Dr., Anacortes, WA 98221**

This being the identical property conveyed to the GRANTOR herein by Deed recorded in **Instrument Number: 200610250105**.

To have and to hold the same unto the said grantee and grantee's successors and assigns forever.

This deed is absolute in effect and conveys fee simple title of the premises above described to the grantee and does not operate as a mortgage, deed of trust or security of any kind.

Grantor does hereby assign and transfer to grantee any equity of redemption and statutory rights of redemption concerning the real property and the mortgage described below.

Grantor is not acting under any misapprehension as to the legal effect of this deed, nor under duress, undue influence or misrepresentation of grantee, its agent, attorney or any other person. Grantor declares that this conveyance is freely and fairly made in accord with the Estoppel Affidavit attached hereto as Exhibit B.

Consideration. This Deed in Lieu of Foreclosure relates to real property secured by the following mortgage(s) or deed(s) of trust:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

No Merger. Grantor agrees and acknowledges that its entry into this Deed and the other documents contemplated hereby shall not result in a merger of Assignee's interest under the Deed of Trust with Grantee's interest under the Deed. The terms, covenants, representations, and warranties of this Agreement shall not merge into the Deed but shall survive the close of the transaction contemplated hereby.

In construction this deed and where the context so requires, the singular included the plural and the plural includes the singular and all grammatical changes shall be implied to make the provisions hereof apply equally to corporations and to individuals.

Representations and Warranties. Grantor represents, warrants, and acknowledges that:

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(a) it is in default of its obligations under the Loan and the Note and that the unpaid principal balance thereof together with interest thereupon is immediately due and payable to **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19** without offset, defense, or counterclaim;

(b) the Note and the Deed of Trust or Mortgage are valid and binding agreements enforceable in accordance with their terms;

Advice of Counsel. Grantor hereby agrees, represents, and warrants that it has had advice of competent counsel of its own choosing, or has willingly forgone advice of counsel, in negotiations for and the preparation of this Deed, that it has read this Deed or has had the same read to it by its counsel, that it has had this Deed fully explained by such counsel, and that it is fully aware of its contents and legal effect.

RIGHT TO FORECLOSE

TRANSFEROR AGREES AND ACKNOWLEDGES THAT NOTHING CONTAINED HEREIN SHALL AFFECT, AND TRANSFEREE HEREBY EXPRESSLY RESERVES, THE RIGHT TO FORECLOSE THE "MORTGAGE", "DEED TO SECURE DEBT" OR "DEED OF TRUST" BY JUDICIAL OR, TO THE EXTENT PERMITTED BY APPLICABLE LAW, NONJUDICIAL FORECLOSURE AND, IN CONNECTION WITH ANY SUCH FORECLOSURE, TRANSFEROR AND/OR GUARANTOR MAY, IN TRANSFEREE'S SOLE DISCRETION, BE NAMED AS A PARTY DEFENDANT, AND TO THE EXTENT PERMITTED BY APPLICABLE LAW, TRANSFEROR SHALL AGREE TO ANY CONSENT TO JUDGMENT (OR SIMILAR PROCESS) AVAILABLE TO TRANSFEREE, AND TRANSFEREE WILL BE PERMITTED TO SEEK, OBTAIN, AND SATISFY A JUDGMENT IN ANY SUCH FORECLOSURE PROCEEDINGS, PROVIDED, HOWEVER, THAT TRANSFEROR AND GUARANTOR SHALL NOT BE PERSONALLY LIABLE FOR SATISFACTION OF SUCH JUDGMENT. IF TRANSFEREE PURSUES ITS RIGHTS UNDER THIS SECTION, IT MAY DETRIMENTALLY AFFECT TRANSFEROR'S CREDIT RATING.

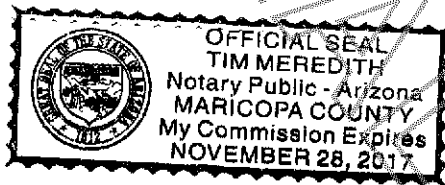
WITNESS the hand of said Grantor this 15th day of Nov, 2017.

Robert D. Bell
Robert D. Bell

Bernice J. Bell
Bernice J. Bell

STATE OF Arizona
COUNTY OF Maricopa

The foregoing instrument was acknowledged before me on 11-15, 2017 by Robert D. Bell and Bernice J. Bell who are personally known to me or have produced WA photo as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



Tim Meredith
Notary Public

Property Address: 11942 New Morning Dr., Anacortes, WA 98221

EXHIBIT "B"
ESTOPPEL AFFIDAVIT

STATE OF Arizona
COUNTY OF Maricopa

Robert D. Bell and Bernice J. Bell, being first duly sworn, depose and say: That they are the identical parties who made, executed, and delivered that certain Deed in Lieu of Foreclosure to **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**, conveying the following described property, to-wit:

SEE EXHIBIT "A" ATTACHED HERETO FOR LEGAL DESCRIPTION

That the aforesaid deed was intended to be and was an absolute conveyance of the title to said premises to **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind; that it was the intention of affiants as grantors in said deed to convey, and by said deed these affiants did convey to **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**, therein all their right, title, and interest absolutely in and to said premises; that possession of said premises has been surrendered to **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**;

That in the execution and delivery of said deed affiants were not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and were not acting under coercion or duress;

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That aforesaid deed was not given as a preference against any other creditor or the deponents or either of them; that at the time it was given there was no other person or persons, firms or corporations, other than **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**, who have interest, either directly or indirectly, in said premises; that these deponents are solvent and have not other creditors whose rights would be prejudiced by such conveyance, and that deponents are not obligated upon any bond or mortgage or other security whereby any lien has been created or exists against the premises described in said deed.

That the consideration for said deed was and is payment to affiants of the sum of \$1.00 by **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**, agreement to forebear taking any action against affiants to collect on the obligations secured by the mortgage described below, other than by foreclosure of that mortgage and to not seek, obtain or permit a deficiency judgment against affiants in such foreclosure action. The mortgage(s) or deed(s) of trust referred to herein as described as follows:

SEE EXHIBIT "C" ATTACHED HERETO FOR DESCRIPTION OF MORTGAGE OR DEED OF TRUST

At the time of making said deed in lieu of foreclosure affiants believed and now believe that the aforesaid consideration therefore represents the fair value of the property so deeded, or more.

This affidavit is made for the protection and benefit of **THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-19**, its successors and assigns, and all other parties hereafter dealing with or who may acquire an interest in the property herein described.

I understand and agree that I have waived or released any and all claims, known or unknown, that I have or might have against Grantee; and/or Servicelink, and/or their accountants, agents, attorneys, directors, employees, managers, members, officers, servants, and/or shareholders.

That affiants, and each of them 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.

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WE (THE BORROWERS) UNDERSTAND THAT WE HAD A RIGHT TO OBTAIN LEGAL ADVICE BEFORE SIGNING THE AFORESAID DEED. WE HAVE EITHER DONE SO OR HAVE ELECTED TO PROCEED WITHOUT LEGAL ADVICE.

Dated: 11-15-2017

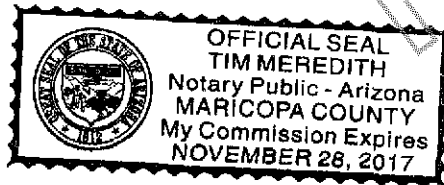
Robert D. Bell
Robert D. Bell

Bernice J. Bell
Bernice J. Bell

STATE OF Arizona
COUNTY OF Maricopa

The foregoing instrument was acknowledged before me on 11-15, 2017 by **Robert D. Bell** and **Bernice J. Bell** who are personally known to me or have produced WA Driver's Lic. as identification, and furthermore the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.

[Signature]
Notary Public



Property Address: 11942 New Morning Dr., Anacortes, WA 98221

GRANTOR(S) AFFIDAVIT

State of Arizona }
County of Maricopa }

Robert D. Bell and Bernice J. Bell, named in the attached deed, being first duly sworn upon oath, each for himself or herself and not one for the other, deposes and says:

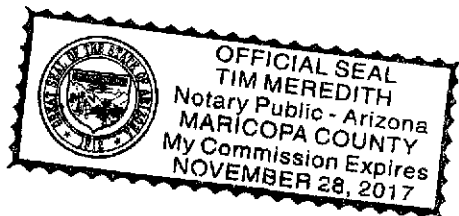
That he or she has read the attached deed and knows the contents thereof, and that every statement contained in the terms, warranties and covenants therein set forth is true of his or her own knowledge.

Robert D. Bell
Robert D. Bell

Bernice J. Bell
Bernice J. Bell

STATE OF Arizona
COUNTY OF Maricopa

The foregoing instrument was acknowledged before me on 11-15, 2017 by **Robert D. Bell** and **Bernice J. Bell** who are personally known to me or have produced WA Driver's Lic. as identification, and furthermore, the aforementioned persons have acknowledged that their signatures were their free and voluntary act for the purposes set forth in this instrument.



[Signature]
Notary Public

Property Address: 11942 New Morning Dr., Anacortes, WA 98221

EXHIBIT A
(LEGAL DESCRIPTION)

LOT W, "FIDALGO BAY ADDITION TO ANACORTES MAP OF AGGREGATION,"
RECORDED IN VOLUME 12 OF SURVEYS, PAGES 147 AND 148, UNDER
AUDITOR'S FILE NO. 9204200040, RECORDS OF SKAGIT COUNTY,
WASHINGTON; BEING A PORTION OF BLOCKS 15 THROUGH 32, "FIDALGO BAY
ADDITION TO ANACORTES", AS PER PLAT RECORDED IN VOLUME 2 OF PLATS,
PAGE 24, RECORDS OF SKAGIT COUNTY, WASHINGTON.
SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.
TAX ID: P60737

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EXHIBIT C
(DESCRIPTION OF MORTGAGE(S) OR DEED(S) OF TRUST)

A DEED OF TRUST TO SECURE AN INDEBTEDNESS IN THE AMOUNT SHOWN BELOW, AND ANY OTHER OBLIGATIONS SECURED THEREBY

AMOUNT: \$771,200.00,

DATED: 10/23/2006

TRUSTOR: ROBERT D BELL, AND BERNICE J BELL, HUSBAND AND WIFE

TRUSTEE: LS TITLE OF WASHINGTON

BENEFICIARY: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.,
AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., A
CORPORATION

RECORDED: 10/25/2006 AS INSTRUMENT NO 200610250106, OF OFFICIAL
RECORD

**a. THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST HAS AFFECTED
BY THE ASSIGNMENT OF RECORD:**

ASSIGNOR: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
("MERS") AS DESIGNATED NOMINEE FOR COUNTRYWIDE
HOME LOANS, INC., BENEFICIARY OF THE SECURITY
INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

ASSIGNEE: BANK OF AMERICA, N.A.

DATED: 01/05/2015 **RECORDED:** 01/20/2015 AS INSTRUMENT NO
201501200155, OFFICIAL RECORDS

**b. THE BENEFICIAL INTEREST UNDER SAID DEED OF TRUST HAS AFFECTED
BY THE ASSIGNMENT OF RECORD:**

ASSIGNOR: BANK OF AMERICA, N.A.

ASSIGNEE: THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF
CWMBS, INC., CHL MORTGAGE PASS-THROUGH TRUST 2006-
19 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2006-
19

DATED: 01/19/2017

RECORDED : 01/27/2017 AS INSTRUMENT NO 201701270117, OFFICIAL
RECORDS

**SUBSTITUTION OF TRUSTEE AS SET FORTH IN INSTRUMENT NO. 201708240049,
RECORDED 08/24/2017, APPOINTING MTC FINANCIAL INC. DBA TRUSTEE
CORPS.**

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