

AFTER RECORDING RETURN TO:
PNWLE
733 7th Avenue, Suite 110
Kirkland, WA 98033

SKAMANIA COUNTY
REAL ESTATE EXCISE TAX
31422
AUG 13 2015

PAID *Exempt*
Vickie Cleveland
SKAMANIA COUNTY TREASURER

Clark County Title: 00150399NON PNW: 15116230
Original Deed of Trust: 2008171304
Abbreviated Legal Description: Lot(s) 24, of COLUMBIA HEIGHTS
Tax Account No.: 03 08 29 4 1 2600 00
Property Address: 392 Columbia Drive, Carson WA 98610

Special Warranty Deed (Deed in Lieu)

The Estate of Gloria J. James, by and through Norman Frampton, Personal Representative, GRANTOR, whose address is 392 Columbia Drive, Carson WA 98610, for and in consideration of a Deed in Lieu of Foreclosure of the Deed of Trust dated October 20, 2008 and recorded October 27, 2008 under recording number 2008171304 in the records of Skamania County, Washington, and as the same may have been modified and/or subsequently assigned, and no other consideration, in hand paid, conveys and warrants to Reverse Mortgage Solutions, Inc., 2727 Spring Creek Drive, Spring, TX 77373, GRANTEE, the following described real estate, commonly known as 329 Columbia Drive, Carson WA 98610, situated in the County of Skamania, State of Washington, to wit:

LOT 24 OF COLUMBIA HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 136, RECORDS OF SKAMANIA COUNTY, WASHINGTON;

SITUATE IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

TAX ACCOUNT NO.: 03 08 29 4 1 2600 00

Skamania County Assessor C.S.
Date 8/13/15 Parcel# 3-8-29-4-1-2600

COMMONLY KNOWN AS: 392 COLUMBIA DRIVE, CARSON WA 98610. ("Property").

THIS CONVEYANCE IS EXPRESSLY MADE SUBJECT TO, AND SHALL NOT CAUSE A MERGER WITH, THE INTEREST OF GRANTEE AS MORTGAGEE AND/OR SECURED PARTY UNDER THE MORTGAGES(S), OR DEED(S) OF TRUST LISTED ABOVE.

Special Warranty Deed (Deed in Lieu)

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Abbreviated Legal Description: Lot(s) 24, of COLUMBIA HEIGHTS**Tax Account No.:** 03 08 29 4 1 2600 00 6.S.**Property Address:** ~~329~~ ³⁹² Columbia Drive, Carson WA 98610

GRANTOR affirms that this conveyance is intended to be and is an absolute conveyance of all of the Grantor's rights, title, and interest in and to the property legally described herein, and is not intended as a mortgage, trust conveyance, or security of any kind.

GRANTOR affirms that this deed is being accepted by Grantee in lieu of foreclosure but on the express condition that any and all mortgages, deeds of trust or security interests of Grantee of any kind shall not merge with the interest of Grantee in the property herein described and conveyed.

GRANTOR affirms that there are no undisclosed agreements between Grantor and Grantee, that this Deed is not given in preference against any other creditors and that Grantor is solvent as of the date hereof.

GRANTOR affirms that GRANTOR specifically disclaims any claim that the Property is their homestead as of the date hereof as contemplated by RCW 6.13.

GRANTOR affirms that in the execution and delivery of this Deed, that Grantor is not acting under any misapprehension as to its effect, has had reasonable opportunity to have the document reviewed by legal counsel of their choosing, and acts freely and voluntarily and not under coercion or duress.

GRANTOR:**The Estate of Gloria J. James**

Norman Frampton
Norman Frampton, Personal Representative

Date: 7/24/2015

STATE OF Washington)
) SS:
COUNTY OF Snohomish)

I certify that I know or have satisfactory evidence that **Norman Frampton** is the person who appeared before me, and said person acknowledged that they signed this instrument as **Personal Representative of the Estate of Gloria J. James** and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.



Dated: 7/24/2015
Connie L. Senyitko
Notary Public in and for the State of Washington
Residing at Everett
My appointment expires: 9-3-2017

Exhibit A
Estoppel & Owner's Affidavit
(Deed in Lieu of Foreclosure)

STATE OF Washington)
) ss
COUNTY OF Snohomish)

Norman Frampton ("Affiant") as Personal Representative of the Estate of Gloria J. James ("Grantor"), being over the age of eighteen (18), legally competent to testify as to the matters stated herein, and being first duly sworn, depose and state under oath to the best of his knowledge:

That the Affiant, is the party who made, executed, and delivered, for Grantor, that certain Deed in Lieu of Foreclosure ("Deed") to **Reverse Mortgage Solutions, Inc.**, 2727 Spring Creek Drive, Spring, TX 77373, ("**Grantee**"), for the following described real estate, situated in the County of King, State of Washington, to wit:

LOT 24 OF COLUMBIA HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN BOOK "A" OF PLATS, PAGE 136, RECORDS OF SKAMANIA COUNTY, WASHINGTON;

SITUATE IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON.

TAX ACCOUNT NO.: 03 08 29 4 1 2600 00 ^{6.5,}

COMMONLY KNOWN AS: ~~329~~ ³⁹² COLUMBIA DRIVE, CARSON WA 98610. ("Property").

That the aforesaid Deed is intended to be and is an absolute conveyance of the title to the Property and to the Grantee named therein, and was not and is not now intended as a mortgage, trust conveyance, or security of any kind;

That the aforesaid Deed is being accepted by Grantee in lieu of foreclosure but on the express condition that any and all mortgages, deeds of trust or security interests of Grantee of any kind shall not merge with the interest of Grantee in the property herein described and conveyed.

That it is/was the intention of Affiant as personal representative of Grantor in said Deed to convey, and by said Deed Grantor did in fact and in law convey to the Grantee therein all rights, title and interest in and to the Property, including expressly disclaiming any and all homestead rights under RCW 6.13;

The Affiant affirms that there are no undisclosed agreements between Grantor and Grantee and that possession of the Property has been surrendered to the Grantee or that arrangements suitable to the Grantee for such surrender have been made.

Estoppel & Owner's Affidavit (Deed in Lieu of Foreclosure)

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Abbreviated Legal Description: Lot(s) 24, of COLUMBIA HEIGHTS**Tax Account No.:** 03 08 29 4 1 2600 00 65**Property Address:** 329 Columbia Drive, Carson WA 98610

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The Affiant affirms that Grantor is the fee simple owner of the Property and that Grantor's possession of the Property has been peaceable and undisturbed, and that Grantor's title to the Property has never been disputed or questioned.

The Affiant affirms that Grantor is solvent as of the date hereof, that there are no proceedings in Bankruptcy or receivership involving the Affiant or the Property, nor has Affiant made an assignment for the benefit of Creditors and that this Deed in Lieu is not given in preference against any other creditors.

The Affiant affirms that there are no pending proceedings against the Grantor in any state or federal court that could affect title to or the boundaries of the Property; nor are there any federal or state court judgments or state or federal tax liens which may constitute a lien charge upon the Property.

The Affiant affirms that there are no pending or levied and unrecorded taxes, connection fees, or assessments against the Property that the Grantor has knowledge of.

The Affiant affirms that there is NO potential for mechanic's liens for labor, services, or material for unpaid work ordered by the Grantor whether of record or otherwise.

The Affiant affirms that there are no unrecorded mortgages, leasehold rights, or security agreements or fixture filings nor unrecorded prohibitions against the sale or transfer of the Property or any fixtures installed thereon.

The Affiant affirms that Grantor is not a foreign person, foreign trust or other foreign entity as those terms are defined in or contemplated by Section 1445 of the Internal Revenue Code of 1986, as amended, and the regulations promulgated thereunder.

The Affiant affirms that Affiant has been given reasonable opportunity to have the accompanying Deed in Lieu and this Affidavit reviewed by licensed legal counsel and other advisors of their choosing and to have any questions and/or concerns regarding Affiant's legal rights and the legal effect of these documents explained to their satisfaction.

The Affiant affirms that this Affidavit is made for the protection and benefit of the Grantee in said Deed, the Grantee's successor's and assigns, and all other parties hereafter dealing with or who may acquire an interest in the Property herein described, and for the benefit of the Issuer of any policy of Title Insurance which is about to insure the title to Property in reliance thereon, and any other title company which may hereafter insure the title to Property.

The Affiant affirms that in the execution and delivery of said Deed, and this Affidavit, that Affiant was not acting under any misapprehension as to the effect thereof, and acted freely and voluntarily and was not acting under coercion or duress.

Estoppel & Owner's Affidavit (Deed in Lieu of Foreclosure)

-page 3 of 3-

Abbreviated Legal Description: Lot(s) 24, of COLUMBIA HEIGHTS

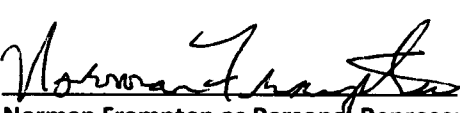
Tax Account No.: 03 08 29 4 1 2600 00 6.5.

Property Address: 329 Columbia Drive, Carson WA 98610

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The Affiant(s) will testify, declare, depose or certify under penalty of perjury before any competent officer, or person, in any case now pending or which may hereafter be instituted, to the truth of the particular facts hereinabove set forth.

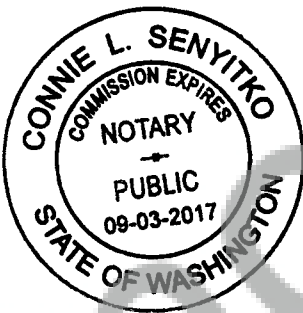
Affiant:


Norman Frampton as Personal Representative of
The Estate of Gloria J. James

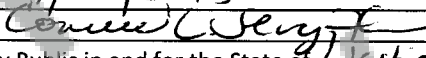
Date: 7/24/2015

STATE OF Washington)
) SS:
COUNTY OF Snohomish)

I certify that I know or have satisfactory evidence that **Norman Frampton** is the person who appeared before me, and said person acknowledged that they signed this instrument as **Personal Representative of the Estate of Gloria J. James** and acknowledged it to be their free and voluntary act for the uses and purposes mentioned in this instrument.



Dated: 7/24/2015


Notary Public in and for the State of Washington
Residing at Everett
My appointment expires: 9-3-2017