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AFTER RECORDING RETURN TO:

Name William R. Allen  
Address 504 East Fairhaven, Suite 201  
City, State, Zip Burlington, WA 98233

SKAGIT KATHY HILL

98 JUL 24 A8:45

RECORDED \_\_\_\_\_ FILED \_\_\_\_\_  
REQUEST OF \_\_\_\_\_

9807240002

Abbrev. Leg. Lots 6, 7, 8, and 9, Block 14, Replat of the Junction Addition to Sedro  
Vol. 3 of Plats, page 48  
Tax Parcel No. P76668  
4166-014-009-0004  
Ref. No. of Document. 9611130044

Island Title Company has placed  
this document for recording as a  
customer courtesy and accepts no  
liability for its accuracy or validity

**ACCOMMODATION RECORDING  
ASSUMPTION AGREEMENT  
RELEASE FROM LIABILITY  
ISLAND TITLE CO.**

This agreement is made on July 20, 1998, 1998, between:

DONALD M. JAGGER and JOAN A. JAGGER, husband and wife, BENEFICIARY;

TRACY E. DRUMMOND, a single man, BORROWER; and,

LYNNE M. CHILDS, a single woman, PURCHASER.

The parties recite and agree as follows:

Borrower is indebted to the beneficiary under a certain note dated November 7, 1996, in an original amount of \$90,587.00. The note is secured by a deed of trust recorded November 13, 1996, under Auditor's File No. 9611130044, records of Skagit County, Washington, which deed of trust encumbers the following described property situated in Skagit County:

Lots 6, 7, 8, and 9, Block 14, REPLAT OF THE JUNCTION ADDITION  
TO SEDRO, according to the Plat thereof recorded in Volume 3 of Plats,  
page 48, records of Skagit County, Washington.

Situate in Skagit County, Washington.

Borrower has conveyed or is about to convey the above described property to purchaser.  
Both borrower and purchaser have requested that beneficiary consent to the conveyance to

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purchaser, consent to the assumption of the note and deed of trust by purchaser, and release borrower from liability on the note and deed of trust referenced above.

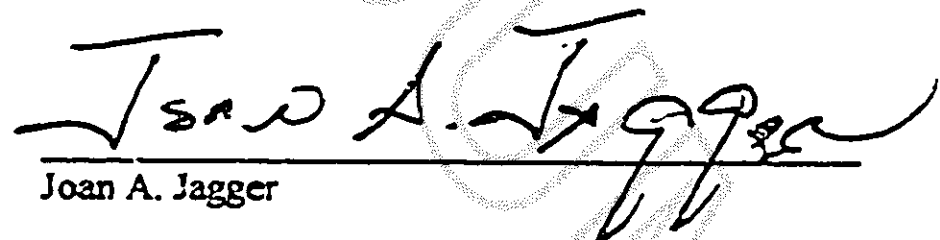
In consideration of this agreement by beneficiary, purchaser is willing to assume payment of the indebtedness due from borrower to beneficiary under the above referenced note and deed of trust, said assumption having been agreed to between borrower and purchaser as consideration for the conveyance of the premises referenced above from borrower to purchaser.

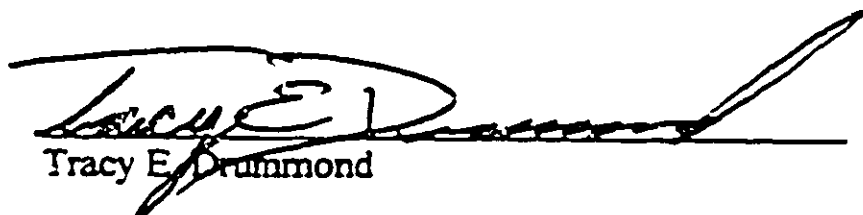
Therefore, in consideration of the mutual agreements contained herein, the parties agree as follows:

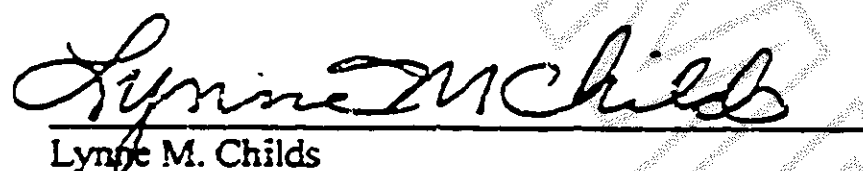
1. Purchaser assumes all indebtedness on the note and deed of trust referenced above and agrees to pay all installments on the note as they become due in the manner and amount set out in the note. Purchaser agrees to be bound by all the covenants, agreements, obligations and provisions of the note and deed of trust as if the note and deed of trust had originally been executed by purchaser, except for the reduction of principal and interest due on it as a consequence of payments made by borrower prior to execution of this agreement.
2. Beneficiary consents to the conveyance of the property to purchaser and consents to purchaser's assumption of the note and deed of trust.
3. Beneficiary releases borrower from all personal liability under the note and deed of trust referenced above.

Dated July 20, 1998

  
Donald M. Jagger

  
Joan A. Jagger

  
Tracy E. Drummond

  
Lynne M. Childs

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STATE OF WASHINGTON )  
 ) ss  
COUNTY OF SKAGIT )

I certify that I know or have satisfactory evidence that DONALD M JAGGER  
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.

Dated JULY 20, 19 98

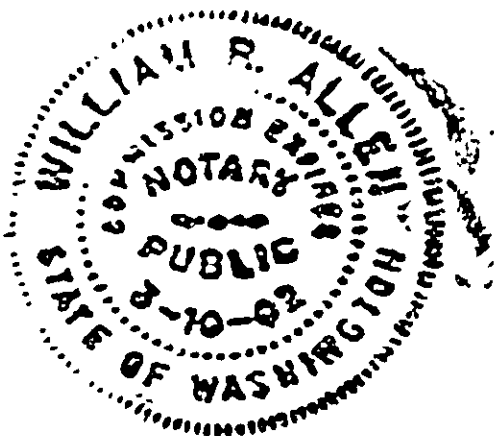


William R Allen  
Typed/printed notary name WILLIAM R. ALLEN  
Residing at BURLINGTON  
My appointment expires 3/10/02

STATE OF WASHINGTON )  
 ) ss  
COUNTY OF SKAGIT )

I certify that I know or have satisfactory evidence that JOAN A. JAGGER  
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.

Dated JULY 20, 19 98



William R Allen  
Typed/printed notary name WILLIAM R. ALLEN  
Residing at BURLINGTON  
My appointment expires 3/10/02

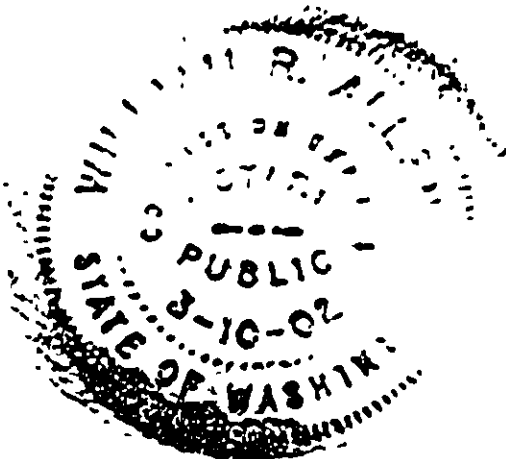
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STATE OF WASHINGTON )  
 ) ss  
COUNTY OF SKAGIT )

I certify that I know or have satisfactory evidence that LYNNE M CHILDS  
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.

Dated July 20, 1998

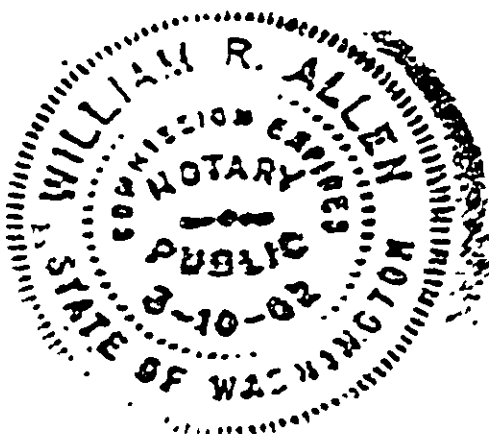


William R Allen  
Typed/printed notary name WILLIAM R. ALLEN  
Residing at BURLINGTON  
My appointment expires 3/10/02

STATE OF WASHINGTON )  
 ) ss  
COUNTY OF SKAGIT )

I certify that I know or have satisfactory evidence that TRACE E. DRUMMOND  
isare 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.

Dated July 20, 1998



William R Allen  
Typed/printed notary name WILLIAM R. ALLEN  
Residing at Burlington  
My appointment expires 3/10/02

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