



200801070122

Skagit County Auditor

1/7/2008 Page 1 of 3 3:23PM

WHEN RECORDED RETURN TO:

CitiMortgage, Inc.
Assumption Department
100 Galleria Officentre MS 0305 Suite 300
Southfield, MI 48034

DOCUMENT TITLE(S):
ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED:

200308250254

GRANTOR:
JAMES T. ABRAHAMSON, a single man, as his separate property

GRANTEE:
GLORIA J. ABRAHAMSON, a single woman, as her separate property

LEGAL DESCRIPTION:
Lot 19, "HENDRICKSON ADDITION TO SEDRO WOOLLEY," as per plat recorded in Volume 11 of Plats, page 44, records of Skagit County, Washington.

TAX PARCEL NUMBER(S):
4340-000-019-0000, P79561

ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

THIS AGREEMENT, made this 31st day of December, 2007 by and among James T. Abrahamson, a single man ("Sellers"), Gloria J. Abrahamson, a single woman ("Purchasers").

WITNESSETH

WHEREAS, Purchaser(s) has purchased from the Seller(s) real property located at 1616 11th Place Sedro Woolley, WA 98284 as set forth in the security instrument ("Security Instrument") dated August 18, 2003, which was recorded among the Land Records of Skagit County, State of Washington **; and

WHEREAS, on August 18, 2003, a note ("Note") covered by the security instrument was executed by the "Sellers" in the original amount of \$100,800.00, payable in monthly installments of principal and interest in the amount of \$764.69 each commencing on the first day of October 1st, 2003 and continuing monthly thereafter until the first day of September 1st, 2018, when the principal and interest are paid fully. The outstanding balance of the Note as of the date hereof is \$78,582.10; and **under Auditor's File No. 200308250254.

WHEREAS, Purchaser desires to assume and to agree to pay the indebtedness and to perform all of the terms and conditions of the said note and security instrument.

NOW, THEREFORE, in consideration of one and more dollars (\$1.00+) and other good and valuable consideration, the receipt and sufficiency of which is hereby mutually acknowledged, the parties agree as follows:

1. Purchaser assumes and agrees to pay the indebtedness evidenced by said Note according to the terms of the Note and agrees to keep and to perform all of the covenants and conditions of the security instrument according to the provisions thereof and agrees to be bound thereby with the same force effect as though the Purchaser had been the original maker of the Note and security instrument.
2. Seller and Purchaser severally represents, warrant, and agree they have no offsets or defenses of any kind against enforcement of the said Note and security instrument which shall remain and continue in full force and effect hereby approved, ratified, and confirmed.
3. Lender understands and agrees that by the execution of this Agreement the Seller is no longer personally liable to pay the indebtedness evidenced by the said Note and is released from liability.
4. The liability of those signing this Agreement as Purchaser shall be joint and several.
5. The word "Note" as used in the Agreement shall be construed to mean the note, bond, or any other written instrument which evidences the indebtedness referred herein. The words "Security Instrument" as used in the Agreement shall be construed to mean the mortgage, deed of trust or other written instrument which secured the indebtedness referred herein.
6. Whenever appropriate, the singular number shall include the plural and the plural number the singular.

IN WITNESS WHEREOF, intending to be legally bound, the parties have executed this Assignment the day and year first above written.

James T. Abrahamson
Seller: James T. Abrahamson

Gloria J. Abrahamson
Purchaser: Gloria J. Abrahamson

Seller: _____

Purchaser: _____

MERS

By: RJ Seaser
RJ Seaser, Assistant Vice President

RJ SEASER
Assistant Vice President
CitiMortgage, Inc.
Consumer Direct Operations
100 Galleria Officentre/Suite 300
Southfield, MI 48034-8409
248-905-7028
SOE #RJ11149

STATE OF Washington

} SS:

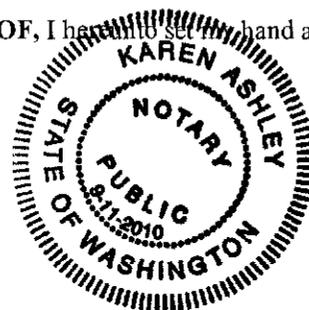
COUNTY OF _____

On this 31st day of December, 2007, before me, the undersigned officer, personally appeared Gloria J. Abrahamson (Borrowers) and James T. Abrahamson (Sellers),

known to me (or satisfactorily proven) to be the person(s) whose name(s) is/are subscribed to within the instrument and acknowledged that he/she/they executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

(SEAL)



Karen Ashley
NOTARY PUBLIC
MY COMMISSION EXPIRES: 9-11-2010

15368.CV (1/06) 0008270246



Skagit County Auditor

State of MICHIGAN

County of WAYNE

I, Tracey Allman-Carter, a Notary Public of the County and State aforesaid, certify that RJ Seaser, personally came before me this day and acknowledged that he is an Assistant Vice President of Citimortgage, Inc. and that he as Assistant Vice President, being authorized to do so, executed the foregoing instrument on behalf of the bank.

WITNESS my hand and official stamp or seal, the 21st day of December, 2007.

My commission expires:

TRACEY ALLMAN-CARTER
Notary Public, Wayne County, MI
My Commission Expires Oct. 26, 2008

Tracey Allman-Carter
Notary Public

SEAL-STAMP

THIS CERTIFICATE MUST BE ATTACHED TO
THE DOCUMENT DESCRIBED AT RIGHT

TITLE OF DOCUMENT: ASSUMPTION AGREEMENT
WITH RELEASE OF LIABILITY

NUMBER OF PAGES: 1

DATE OF DOCUMENT: 12-31-07



200801070122

Skagit County Auditor

1/7/2008 Page

3 of

3 3:23PM