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IRVING, TX 75063
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07/11/2018 11:45 AM Pages: 1 of 8 Fees: \$104.00
Skagit County Auditor

Agreement Creating Liability To Holder and To United States

BENJAMIN N ANDREAS AND KATHARINE E ANDREAS

To

BENJAMIN N ANDREAS , Grantee

**LOT 14, PLAT OF FOREST HILLS PUD, ACCORDING TO THE PLAT THEREOF, RECORDED IN
VOLUME 17 OF PLATS, PAGES 42 AND 43, RECORDS OF SKAGIT COUNTY, WASHINGTON.**

Recorded in Instrument No. 201412290262

Parcel/Tax ID# P114079

AGREEMENT CREATING LIABILITY TO HOLDER AND TO UNITED STATES

This Agreement is hereby made and entered into by and between BENJAMIN N ANDREAS AND KATHARINE E ANDREAS (hereinafter "Original Mortgagor(s)"), BENJAMIN N ANDREAS (hereinafter "Assuming Party(s)"). The Original Mortgagor(s) and the Assuming Party(s) hereby agree that:

For the purposes of, and pursuant to, the provisions of 38 U.S.C. § 3714, as amended, the Assuming Party(s) hereby assumes and agrees to pay the hereinafter described Debt guaranteed or insured under the provisions of the Department of Veterans Affairs Loan Guaranty Program, and also assumes and agrees to pay the obligation of the veteran, one (or all) of the Original Mortgagors(s), to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the Debt by the Department of Veterans Affairs under the provisions of the Department of Veterans Affairs Loan Guaranty Program.

It is mutually agreed as follows:

1. That the Debt is evidence by the promissory note of the Original Mortgagor(s) dated 23 DECEMBER, 2014, and drawn in favor of Navy Federal Credit Union, the lender, and said note, mortgage, or deed of trust and Debt are currently the property of a holder named Navy Federal Credit Union.
2. That the Debt is secured by a mortgage or deed of trust executed on the same date as the note, and was recorded on 29 DECEMBER, 2014 in Instrument No. 201412290262, of the records of the SKAGIT County Clerk and Recorder's Office, State of WASHINGTON.
3. That the monetary facts about the Debt are in part as follows:
 - a. Original Principal Amount of \$403,492;
 - b. Current unpaid principal balance of \$376,419.73;
 - c. Annual interest rate on unpaid principal balance is 3.625%.
4. That the real estate and improvements which are encumbered as security for the Debt are the subject of a conveyance from the Original Mortgagor(s) to the Assuming Party(s) and this assumption Agreement is part and parcel of the consideration for said conveyance.
5. That this Agreement shall inure to the benefit of Navy Federal Credit Union, its successors, any and all subsequent holders, and the Department of Veterans Affairs.
6. That this Agreement constitutes an application by the Original Mortgagor(s) and the Assuming Party(s) to the Department of Veterans Affairs to release the Original Mortgagor(s) from any and all liability arising out of any claim payment made on account of the Department of Veterans Affairs contract of guaranty or insurance, whether the liability is by subrogation, indemnification, or both, and to substitute the said Assuming Party(s) as being liable in the place and stead of the Original Mortgagor(s).

Executed this 28th day of JUNE, 2018.

Signed, Sealed and Delivered

in presence of

Stephanie A. RowlandNotary Public

B. N. A. (Seal)
Original Mortgagor: BENJAMIN N ANDREAS

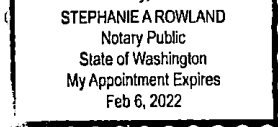
____ (Seal)
Original Mortgagor: KATHARINE E ANDREAS

B. N. A. (Seal)
Assuming Party: BENJAMIN N ANDREAS

CERTIFICATE of ACKNOWLEDGEMENT of ASSUMING PARTY(S)State of WA)County of Skagit)

On this, the 2nd day of July, 2018, before me a notary public, the undersigned officer, personally appeared BENJAMIN N ANDREAS, known to me (or satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged that (s)he executed the same for the purposes therein contained.

In witness whereof, I hereunto set my hand and official seal.



Stephanie A. Rowland
Notary Public

My Commission Expires: 2-6-2022

State of _____)

County of _____)

On this, the _____ day of _____, 20____, before me a notary public, the undersigned officer, personally appeared KATHARINE E ANDREAS, known to me (or satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged that (s)he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: _____

Signed, Sealed and Delivered
in presence of

(Seal)
Original Mortgagor: BENJAMIN N ANDREAS

[Signature]
(Seal)
Original Mortgagor: KATHARINE E ANDREAS

(Seal)
Assuming Party: BENJAMIN N ANDREAS

CERTIFICATE of ACKNOWLEDGEMENT of ASSUMING PARTY(S)

State of _____)

County of _____)

On this, the _____ day of _____, 20____, before me a notary public, the undersigned officer, personally appeared BENJAMIN N ANDREAS, known to me (or satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged that (s)he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public

My Commission Expires: _____

State of Oregon)

County of Multnomah)

On this, the 2nd day of July, 2018, before me a notary public, the undersigned officer, personally appeared KATHARINE E ANDREAS, known to me (or satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged that (s)he executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.



[Signature: Sarah Elizabeth Walker]

Notary Public State of Oregon

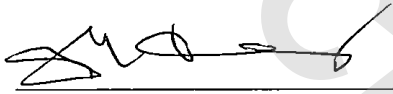
My Commission Expires: 9/11/2020

JOINDER AND RELEASE OF ORIGINAL MORTGAGOR(S) BY DEPARTMENT OF VETERANS AFFAIRS

For the purposes of, and pursuant to, the provisions of 38 U.S.C. § 3714, as amended, and in consideration of the foregoing, the Original Mortgagor(s) is hereby released from any and all liability to the Department of Veterans Affairs arising out of claim payment made on account of the Department of Veterans Affairs contract of guaranty or insurance whether the liability is by subrogation, indemnification, or both.

DATED this 28TH day of JUNE, 2018.

Navy Federal Credit Union



By: CRISTINA ZORRILLA, AVP

Its: MTG PRICING & INVSTR RELATIONS

As Holder of the above described indebtedness pursuant to Authority granted in 38 U.S.C. §3714.

State of Virginia)

County of Fairfax)

On this, the 20 day of June, 2018, before me a notary public, the undersigned officer, personally appeared CRISTINA ZORRILLA, AVP, MTG PRICING & INVSTR RELATIONS, known to me (or satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledged that (s)he executed the same for the purposes therein contained, as the duly authorized Assistant Vice President of said Credit Union, by signing the name of the Credit Union by herself as Assistant Vice President.

In witness hereof, I hereunto set my hand and official seal.




Notary Public

My Commission Expires: 1/31/2019

Exhibit "A"

Real property in the City of **ANACORTES**, County of **SKAGIT**, State of **Washington**, described as follows:

LOT 14, PLAT OF FOREST HILLS PUD, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 17 OF PLATS, PAGES 42 AND 43, RECORDS OF SKAGIT COUNTY, WASHINGTON.

Commonly known as: 2307 42ND PL, ANACORTES, WA 98221

APN #: **P114079**

ANDREAS
54164330

WA

FIRST AMERICAN ELS
AGREEMENT