

**When recorded return to:**

Ashly Roman  
NewRez LLC, its successors and/or assigns/ATIMA  
1100 Virginia Drive Suite 125  
Fort Washington, PA 19034

Filed for record at the request of:



**CHICAGO TITLE**  
COMPANY OF WASHINGTON

425 Commercial St  
Mount Vernon, WA 98273

Escrow No.: 620052373

**DOCUMENT TITLE(S)**

Assumption Agreement

**CHICAGO TITLE**

620052373

**REFERENCE NUMBER(S) OF DOCUMENTS ASSIGNED OR RELEASED: 202012280145**

Additional reference numbers on page \_\_\_\_\_ of document

**GRANTOR(S)**

1. Patrick Hermes & Kelly Hermes, a married couple
2. Department of Veterans Affairs

☐ Additional names on page \_\_\_\_\_ of document**GRANTEE(S)**

1. Jordan Hermes and Armandlucas Keith, a married couple

☐ Additional names on page \_\_\_\_\_ of document**TRUSTEE**

Land Title and Escrow Company

**ABBREVIATED LEGAL DESCRIPTION**

LT 1, SHORT PLAT 94-042 AND PTN SE 1/4 SE 1/4 9-35-6

Complete legal description is on page \_\_\_\_\_ of document

**TAX PARCEL NUMBER(S)**

P40927/350609-4-006-0000

Additional Tax Accounts are on page \_\_\_\_\_ of document

The Auditor/Recorder will rely on the information provided on this form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

"I am signing below and paying an additional \$50 recording fee (as provided in RCW 36.18.010 and referred to as an emergency nonstandard document), because this document does not meet margin and formatting requirements. Furthermore, I hereby understand that the recording process may cover up or otherwise obscure some part of the text of the original document as a result of this request."

\_\_\_\_\_  
Signature of Requesting Party

Note to submitter: Do not sign above nor pay additional \$50 fee if the document meets margin/formatting requirements

VA LOAN NUMBER: \_ 59222070005

PROPERTY ADDRESS: \_ 7848 Healy Rd

CITY AND STATE: Sedro Woolley, WA 98284

## ASSUMPTION AGREEMENT CREATING LIABILITY TO HOLDER AND TO UNITED STATES

It is mutually agreed between the undersigned Seller(s), Purchaser(s), and the Department of Veterans Affairs as follows:

That the Purchaser(s) (is/are) acquiring title to the real property described in a deed of trust dated December 28, 2020. Recorded In the office of the recorder of Skagit County, State of California, as Instrument No. 202012280145, which was given to secure a promissory note in the sum of \$510,400.00

The note and deed of trust were executed by (Seller) and the loan which the note and deed of trust respectively secure is guaranteed by the Department of Veterans Affairs pursuant to the provisions of Title 38, U.S.C., Chapter 37. As part of the consideration for the conveyance of the real property and as part of the same transaction, Purchaser(s) assume and agree to pay the indebtedness evidenced by that promissory note, as modified or extended before this date, and to be bound by and to perform all the covenants of the deed of trust at the time and in the manner provided and also hereby assume the obligations under the terms of the instruments creating the loan. Pursuant to superseding federal law, and regardless of any state or local laws prohibiting or limiting deficiencies after foreclosure, Purchaser(s) also agree to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the above loan.

In consideration of the foregoing assumption of liabilities, the Seller(s), pursuant to the provisions of Title 38, U.S.C., 1814, ("IS/are) relieved of all further liability to the Department of Veterans Affairs on account of such loan. LOANS MADE PRIOR TO MARCH 1, 1988 REQUIRE THE DEPARTMENT OF VETERANS AFFAIRS APPROVAL BEFORE A RELEASE OF LIABILITY CAN BE GRANTED. LOANS MADE AFTER MARCH 1, 1988 REQUIRE THE HOLDER/SERVICER'S APPROVAL PRIOR TO TITLE TRANSFER.

8/17/2022  
Dated

By. \_\_\_\_\_  
Loan Guaranty Officer/  
Holder/Servicer

[Signature]  
Seller

[Signature]  
Seller

[Signature]  
Purchaser

[Signature]  
Purchaser

Pursuant to Delegation of Authority Contained in VA Regulations  
(38 C.F.R. 36.4342)

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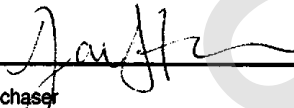
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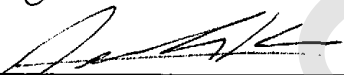
8/17/22  
\_\_\_\_\_  
Dated

\_\_\_\_\_  
Seller

By:   
Tim J. Sellen, NEWB2  
Loan Guaranty Officer/  
Holder/Service

\_\_\_\_\_  
Seller

  
\_\_\_\_\_  
Purchaser

  
\_\_\_\_\_  
Purchaser

Pursuant to Delegation of Authority Contained in VA Regulations  
(38 C.F.R. 36.4342)