05/23/2023 10:09 AM Pages: 1 of 4 Fees: \$410.00

Skagit County Auditor, WA

Recording Requested By/Return To: Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906 (313) 373-0000

This Instrument Prepared By Brad Eastman Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906 (800) 226-6308

ACCOMMODATION RECORDING

CHICAGO TITLE

P117026 LOT 4, RIO VISTA MEADOWS

Assumption and Release Agreement

Servicing Loan Number: 3455122645 Loan Number: 3525700866

This agreement is made on May 15, 2023, between Mortgage Electronic Registration Systems, Inc. ("MERS") as nomince for Rocket Mortgage, LLC, its successors and assigns, "Mortgagee," whose address is 1050 Woodward Avenue, Detroit, MI 48226-1906 and Jenes Gillette, ("Assuming Mortgagor") and provides as follows:

James Gillette ("Original Mortgagor") is indebted to Mortgagee under a Note dated July 7, 2020, in the principal amount of \$351,051.00, and secured by a Mortgage/Deed of Trust on 748 Reanna Pl, Burlington, WA 98233-2550 recorded at Skagit County/Town in Book and Page on July 2020 AFA 2020 TIYDDYS

The Original Mortgagor has conveyed ownership interest to Assuming Mortgagor all of the real property as

Rocket Mortgage, LLC(NMLS#: 3030)|Rocket Mortgage, LLC(NMLS#: 3030)|Kennen E Moore(License#: MLO-2089057, NMLS#: 2089057)

EX 26678.4

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described in the Mortgage Note, and Assuming Mortgagor have requested Mortgagee to enter into this agreement.

Following described property situated in Skagit County of Washington State:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF SUBJECT TO COVENANTS OF RECORD

Original Mortgagor's estate and Assuming Mortgagor represent to Mortgagee that there is no second mortgage or other subsequent lien now outstanding against the real property described in the Mortgage stated above held by Mortgagee, and that the lien of the Mortgage held by Mortgagee is a valid, first, and subsisting lien on the real property.

Now therefore, in consideration of the mutual agreements contained here and on the condition that the lien of the Mortgage stated above held by Mortgagee is a valid, first, and submitting lien on the real property and that the execution of this agreement will not impair the lien of the Mortgage, the parties agree as follows:

- 1. Assuming Mortgagor agrees to pay installments on the Mortgage Note as they become due in the manner and amount stipulated in it. Assuming Mortgagor further adopts and agrees to be bound by all of the covenants, agreements, obligations, and provisions of the Note pertaining to Mortgagee, as though the Note had been originally executed by Assuming Mortgagor, except for the reduction of principal and interest due on it to the payments made by Original Mortgagor prior to the execution of this agreement.
- 2. There are no offsets or defense to the Mortgage or to the amount of the debt as set forth herein.
- 3. Except as established by this Agreement, all the provisions of the Mortgage are and shall remain in full force and effect and shall be performed by Assuming Mortgagor as if these agreements had been originally executed by Purchaser.
- 4. This Agreement shall be binding upon and inure to the benefit of the Parties hereto, their legal representatives, heirs, administrators, executors, successors and assigns
- 5. Nothing set forth herein shall release or change the liability of any other principals, signors, or parties, who may now be or after the date of this Agreement become liable, primarily or secondarily, under a Guaranty or other loan document not included in this Agreement.

Mortgage Electronic Registration Systems Inc. ("MERS") is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, with a mailing address of P.O. Box 2026, Flint, MI 48501-2026, and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834 and a telephone number of (888)-679-MERS. FOR PURPOSES OF RECORDING THIS AGREEMENT, MERS REMAINS THE MORTGAGEE OF RECORD.

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Kennen E Moore (License #: MLO-2089057, NMLS #: 2089057)

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Unofficial Witness Date

51/5/7023

BORROWER - Stacey Wold - DATE -

Assuming Mortgagor Acknowledgment

State of Washington

County of Skagit

This instrument was acknowledged before me, 15/15/2023 and signed, sealed and delivered on the 15th day of May, 2023, in the presence of Stacey Wold.

Witness my hand and official seal.

4810 Julson 05/15/2023

NOTARY PUBLIC STATE OF WASHINGTON ALYSIA HUDSON License Number 183699 My Commission Expires 03-01-2024

Rocket Mortgage, LLC(NMLS#:3030)|Rocket Mortgage, LLC(NMLS#:3030)|Kennen E Moore(License#:MLO-2089057,NMLS#:2089057)

EX 26678.4

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EXHIBIT "A" LEGAL DESCRIPTION

Order No.: 620054052

For APN/Parcel ID(s): P117026 / 4758-000-004-0000

LOT 4, "RIO VISTA MEADOWS", AS PER THE PLAT RECORDED ON AUGUST 21, 2000, UNDER AUDITOR'S FILE NO. 200008210119, RECORDS SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.