

AFTER RECORDING RETURN TO:

Prepared By: Nancy WheelerCitizens Bank, N.A.10561 Telegraph RoadVAM445Glen Allen, VA 23059-9000[Space Above This Line for Recording Data]

September 26, 2023
 MIN# 1000103 2102691683 9
 V.A. Case Number: 46-46-6-1059245

Loan Number: 8106239489
 MERS# 1-888-679-6377

MERS
 11819 Miami Street, Suite 100
 Omaha, NE 68164

P.O. Box 2026
 Flint, MI 48501-2026

CHICAGO TITLE
620054841

ASSUMPTION AGREEMENT

This AGREEMENT, made as of September 26, 2023, by Ian Chamberlin and Mary Helen Chamberlin (the "Assuming Borrower") and Mortgage Electronic Registration Systems, Inc. ("MERS"), as nominee for Trident Home Loans, LLC, A Florida Corporation, its successors and assigns (the "Beneficiary")

RECITALS

1. Citizens Bank, N.A. (the "Lender") is the owner and holder of a certain Promissory Note dated August 27, 2021, made by Kirk Spowart and Kathleen Spowart (Original Borrower) in the original principal amount of \$752,136.00 the ("Note").
2. Said Note is secured by the lien of a certain Deed of Trust made by Kirk Spowart and Kathleen Spowart, a Married Couple, to Mortgage Electronic Registration Systems, Inc. ("MERS"), solely as nominee for Trident Home Loans, LLC, A Florida Corporation, its successors and assigns dated August 27, 2021, and recorded on August 30, 2021, as 202108300076 and re-recorded on September 3, 2021 in the official records of the Skagit County Auditor's Office as 202109030033 securing that certain real estate property known as: 2406 26th Street, Anacortes, Washington 98221-2491 and described with particularity in said Deed of Trust as: Legal Description Attached Hereto and Made a Part Hereof.

 APN/Parcel ID(s): P56440 / 3772-257-020-0010
Lot 51, Survey; being ptn blk 257, MAP OF THE CITY OF ANACORTES
 "Trustee" is Chicago Title Company of Washington
3. Ian Chamberlin and Mary Helen Chamberlin wishes to assume the obligations of the Note and the Deed of Trust with the consent of the Lender.

Now, THEREFORE, it is agreed as follows:

1. The Assuming Borrower agrees to pay and assume any and all obligations of the Original Borrower in accordance with the terms of said Note and Deed of Trust, which have an unpaid principal balance of \$716,213.36 as of this date.
2. The Lender hereby consents to the assumption of the Original Borrower's obligation under the Note and the Deed of Trust in accordance with the terms of this Agreement and In Witness Whereof these signatures as of the day and date above.

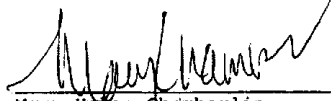
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Assuming Borrower(s)

BY SIGNING BELOW, The Assuming Borrower(s) accept(s) and agree(s) to the terms and covenants contained in the original Security Instrument, and in any Rider executed by the Original Borrower and recorded with it.


 Ian Chamberlin


 Mary Helen Chamberlin

 Witness Signature

 Witness Signature

 Witness Printed Full Name

 Witness Printed Full Name

Reminder: the witness above may not be the same person notarizing the document.

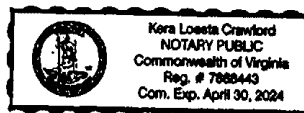
State of Virginia,
 City/County of Fairfax.

The foregoing instrument was acknowledged before me by Ian Chamberlin and Mary Helen Chamberlin known to me (or satisfactorily proven) to be the person(s) whose names is/are subscribed to the within instrument and acknowledged that he/she/they executed the same for the purposes herein contained this 30 day of September 2023.

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

My commission expires: 4/30/2024

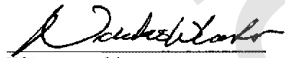
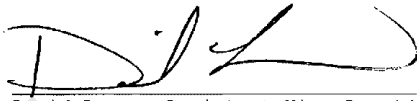
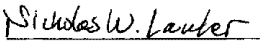


 Notary:



September 26, 2023
 MIN# 1000103 2102691683 9
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Lender:
 Mortgage Electronic Registration Systems, Inc. ("MERS") as nominee for
 Trident Home Loans, LLC, A Florida Corporation, it's successors and
 assigns

 Witness Signature	 David Lucas, Assistant Vice President Citizens Bank, N.A.
 Witness Printed Name	 Mortgage Electronic Registration Systems, Inc. David Lucas, Assistant Vice President Nominee for Lender

Commonwealth of Virginia

County of Henrico

The foregoing instrument was acknowledged before me by David Lucas
 known to me (or satisfactorily proven) to be the person(s) whose names
 is/are subscribed to the within instrument and acknowledged that
 he/she/they executed the same for the purposes herein contained
 this 29 day of September 2023

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

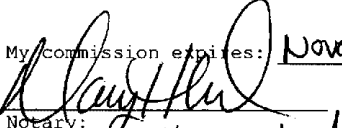
My commission expires: November 30, 2025

 Notary:
Mary Heather Opland



EXHIBIT "A"
LEGAL DESCRIPTION

Order No.: 620054841

For APN/Parcel ID(s): P56440 / 3772-257-020-0010

LOT 51 OF SURVEY RECORDED DECEMBER 23, 1996, IN VOLUME 19 OF SURVEY, PAGES 31 THROUGH 35, UNDER AUDITOR'S FILE NO. 9612230056, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF BLOCK 257, "MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON," AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.