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WHEN RECORDED MAIL TO:
Stewart Title Guaranty Company
TIFFANY COOK
500 North Broadway
St. Louis, MO 63102

WFRASM25822246
DOCUMENT TITLE: ASSUMPTION AGREEMENT
DOCUMENT DATE: 4/25/2025
REFERENCE DOCUMENT: RECORDED 6/30/2016 AS NUMBER 201606300106

BORROWER:
NORALI ESPINO-YANEZ
3504 W 6TH STREET
ANACORTES, WA 98221

LENDER:
WELLS FARGO BANK, N.A.
1801 PARK VIEW DRIVE
SHOREVIEW, MN 55126

SELLER:
AGUSTIN BONILLA MEDINA
3504 W 6TH STREET
ANACORTES, WA 98221

ABBREV. LEGAL DESC: Ptn. Lots 15-18, Block 911, Northern Pacific Add. to Anacortes (aka Tract N Survey
Auditor's File No. 859941)

PARCEL NUMBER: P58592/3809-911-018-0005

PROPERTY ADDRESS: 3504 W 6TH STREET, ANACORTES, WA 98221

**ASSUMPTION AGREEMENT
WITH RELEASE OF LIABILITY**

This Assumption Agreement (The "Agreement") is made this 11th day of April, 2025, by and between **NORALI ESPINO-YANEZ** (the "Borrowers") and **Wells Fargo Bank N.A.** (the "Lender"), and **AGUSTIN BONILLA MEDINA** (the "Sellers") to be effective 25 day of April, 2025, or the date document is recorded, whichever is applicable.

RECITALS

The Lender is the holder of a promissory note (the "Note"), executed by **AGUSTIN BONILLA MEDINA and NORALI ESPINO BONILLA** and dated the 27th day of June, 2016, in the original principal amount of **Two Hundred Sixty Thousand Two Hundred And 00/100 Dollars (\$260,200.00)**.

The Note is secured by a First Lien Security Instrument executed by the Sellers and dated the 27th day of June, 2016, on certain real property located in **SKAGIT County, Washington**, (the "Security Instrument") legally described as follows:

LEGAL DESCRIPTION: See Attached Exhibit A

which Security Instrument was duly recorded/filed on **June 30, 2016**, in the office of the County Recorder in and for **SKAGIT County, Washington** as **AUDITORS NUMBER 201606300106**.

Contemporaneously with the execution of the Agreement the Sellers have conveyed to the Borrowers all right, title and interest in the above described property.

The Security Instrument provides that it may be assumed by subsequent purchasers of said real estate only with the approval of the Lender.

As part of the purchase price of the above described property the Borrowers have agreed to assume and pay the indebtedness evidenced by Note and to be bound by the obligations of the Security Instrument, as amended by this Agreement.

Upon such assumption the lender is willing to release the Sellers from all personal liability arising under the Note and Security Instrument.

In consideration of their mutual promises the Borrowers and the Lender hereby agree as follows:

1. The Borrowers hereby assume and promise to pay all of the indebtedness evidenced by the Note as modified, and agree to be bound by and to perform all of the covenants of the Security Instrument at the time and in the manner provided therein. The Borrowers further agree that the above described property shall be held as security for any and all indebtedness of the Borrowers evidenced by the Note otherwise secured by the Security Instrument.
2. The Borrowers agree and acknowledge that the Note, Security Instrument and all other loan documents are valid and enforceable in accordance with their terms and there are no offsets, defenses, or counterclaims available with regard to the enforcement and validity of these documents.
3. The Lender hereby approves the assumption provided for in the preceding paragraphs and releases the Sellers from all personal liability which may hereafter arise under the Note and Security Instrument.
4. This Agreement shall not waive Lender's rights with respect to giving its approval of any subsequent assumptions of the obligation evidenced by the Note and secured by the Security Instrument.
5. On or before the Effective Date, Borrower/Seller shall pay to Lender a fee for in an amount indicated in the disclosure or other documents provided to Borrower/Seller by Lender in connection with the Assumption.
6. Save as provided in the Agreement, the terms and provisions of said Note and Security Instrument remain unchanged.
7. The Borrowers hereby acknowledge receipt of a copy of the Note and Security Instrument.

In witness whereof, Borrowers and Sellers have executed this Agreement.

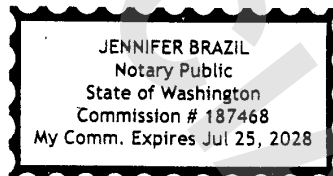
Norali Espino Yanez 4/25/25
- BORROWER - NORALI ESPINO-YANEZ - DATE -

Agustin Bonilla Medina 4-25-25
- SELLER - AGUSTIN BONILLA MEDINA - DATE -

STATE OF WashingtonCOUNTY OF Skagit

On this day personally appeared before me Norali Espino Yanez,
to me known to be the individual or individuals described in and who executed the within and
foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and
voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 25 day of
April 2025.



Jennifer Brazil
Notary Public in and for the State of Washington

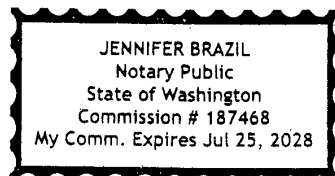
Residing at:

Mount Vernon
Washington

My Appointment Expires: 7-25-2028STATE OF WashingtonCOUNTY OF Skagit

On this day personally appeared before me Agustin Bonilla Medina,
to me known to be the individual or individuals described in and who executed the within and
foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and
voluntary act and deed, for the uses and purposes therein mentioned.

GIVEN under my hand and official seal this 25 day of
April 2025.



Jennifer Brazil
Notary Public in and for the State of Washington

Residing at:

Mount Vernon
Washington

My Appointment Expires: 7-25-2028

Ash Harden

Title: **VP of Loan Documentation**
 Wells Fargo Bank, N.A.

STATE OF MinnesotaCOUNTY OF Hennepin

} S.S.

On this April 25, 2025, before me, a Notary Public, in and for said County and State, personally appeared Ash Harden to me personally known, who being by me duly sworn did say that he/she is the VP of Loan Documentation respectively of the corporation named in the foregoing instrument, and ~~the seal affixed to said instrument is the corporate seal of said corporation~~ ^{GB 4/25/2025}, and that the instrument was signed and sealed on behalf of said corporation, by authority of its Board of Directors, and the said Ash Harden acknowledged said instrument to be the free act and deed of said corporation.

 Notary Public
01/31/30

My Commission Expires

This instrument was drafted by:
Nathan Deleon

Wells Fargo Home Mortgage Assumptions Operations
 MAC N9160-02P
 1801 Park View Dr
 Shoreview, MN 55126

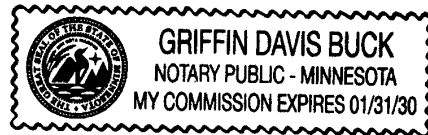


EXHIBIT "A"

The following described real estate situated in County of Skagit, State of Washington, to-wit:

Abbreviated Legal:

Ptn. Lots 15-18, Block 911, Northern Pacific Add. to Anacortes (aka Tract N Survey Auditor's File No. 859941)

The West 12.5 feet of Lot 15, all of Lots 16 and 17, and the East 5 feet of Lot 18, Block 911, Northern Pacific Addition to Anacortes, according to the plat thereof recorded in Volume 2 of Plats, page 9, records of Skagit County, Washington. (Being known as Tract N of Survey recorded in Volume 2 of Surveys, Page 41, under Auditor's File No. 859941, records of Skagit County, Washington.)

Parcel Number: P58592/3809-911-018-0005