



**202508180076**

08/18/2025 04:20 PM Pages: 1 of 5 Fees: \$611.00  
Skagit County Auditor

After Recording Return To:  
**Whatcom Educational Credit Union**  
**Attn: Real Estate Department**  
**P.O. Box 9750**  
**Bellingham, WA 98227-9750**  
**800-525-8703**

Reference to Deed of Trust Auditor's File No.: **202201140049**

Document Title: **Consent to Transfer and Release Agreement**

Grantor(s):

Continuing Borrower: **Bonnie Blankenship**  
Released Borrower: **Aaron W. Miller**

Grantee: **Whatcom Educational Credit Union**

Abbreviated Legal Description: **PTN NE 1/4 NW 1/4 SE 1/4 NW 1/4 26-36-4**

Legal Description: **See attached legal description on Page 4**

Property ID(s): **P50084**

Trustee: **Chicago Title**

**CONSENT TO TRANSFER AND RELEASE AGREEMENT**

This Consent to Transfer and Loan Assumption Agreement (this "Agreement") is made as of **August 1, 2025** (the "Effective Date") by and among **Bonnie Louise Blankenship** ("Continuing Borrower"), whose address is 22357 Prairie Rd, Sedro-Woolley, WA 98284, **Aaron W. Miller** ("Released Borrower"), whose address is PO Box 259, Burlington, WA 98233, and Whatcom Educational Credit Union ("Lender"), whose address is **516 E. Holly St., PO Box 9750, Bellingham, WA 98227-9750**. Continuing Borrower and Released Borrower are referred to collectively as "Current Borrowers."

**RECITALS:**

A. Lender has extended credit jointly to Current Borrowers, including without limitation the indebtedness set forth in Section 1 below, which is secured as set forth in Section 2 below;

B. Released Borrower has or desires to transfer Released Borrower's interest in the real property and other property described in the Deed of Trust (defined in Section 2 below) (collectively, the "Collateral") to Continuing Borrower; and

C. In connection with the Transfer, Current Borrowers have asked Lender to release Released Borrower of any further liability on the Loan described in Section 1 below.

**AGREEMENTS:**

For valuable consideration, receipt of which is hereby acknowledged, the parties agree as follows:

1. Loan. Lender has extended credit to Current Borrowers pursuant to the terms of the following (the "Loan"): That Note and Loan Agreement dated January 10, 2022, executed by Current Borrowers in favor of Lender in the original principal amount of **\$335,000.00** (with amendments, extensions, renewals, replacements, riders, or substitutions thereof of therefor, the "Note"). The current principal balance on the Loan is **\$308,498.96**.

2. Security. The Loan is secured by that Deed of Trust (the "Deed of Trust") dated **January 10, 2022** and recorded in Skagit County, Washington, as document number 202201140049. The Note, Deed of Trust, and all other documents, agreements, instruments, modifications, substitutions, and additional amendments executed in connection therewith are collectively referred to herein as "Loan Documents."

3. Consent to Transfer. Lender consents to the transfer of the Collateral from Released Borrower to Continuing Borrower, subject to the terms and conditions set forth herein.

4. Release of Released Borrower. Subject to the conditions set forth in this Agreement, Lender releases Released Borrower from all liability on the Note and other Loan Documents. Continuing Borrower acknowledges and consents to this release and agrees that it does not affect Continuing Borrower's liability on the Note and other Loan documents.

5. Agreements Enforceable.

a. Each party hereto other than Lender (each a "Loan Party") hereby agrees that with respect to himself/herself/itself, the representations and warranties in each of the Loan Documents are true and correct as of the date hereof, and acknowledges that except as amended previously or herein, each Loan Document is and shall remain valid and enforceable in accordance with its terms.

b. Each Loan Party agrees that such party has no claims, defenses, setoffs, counterclaims, or claims for recoupment against Lender or the indebtedness and obligations represented by the Note and other Loan Documents.

6. Conditions Precedent. This Agreement is subject to the satisfaction of all of the following conditions precedent:

a. Lender shall have received fully executed originals of this Agreement.

b. There is no default under the terms of the Note, Deed of Trust, the other Loan Documents, or any other agreement between Lender and Continuing Borrower and/or Released Borrower.

c. Continuing Borrower shall own fee simple title to the Collateral, subject to no liens or encumbrances except those accepted by Lender in writing or shown as exceptions on Lender's current policy of title insurance.

d. Lender shall receive, at Continuing Borrower's expense, such title policy endorsements as it may require in connection with the transfer of title and assumption of debt.

7. Reaffirmation of Obligations. Continuing Borrower confirms the representations and warranties in the Note and each of the existing Loan Documents as to itself and agrees that: (a) except as amended previously or in connection herewith, the Note, the Deed of Trust, and each other Loan Document are and shall remain valid and enforceable in accordance with its terms; and (b) Continuing Borrower has no claims, defenses, setoffs, counterclaims, or claims for recoupment against Lender or the indebtedness and obligations represented by the Note, the Deed of Trust, and the other Loan Documents.

8. Liability Release. The Loan Parties, and each of them, fully, finally, and forever release and discharge Lender and its successors, assigns, directors, officers, employees, agents, and representatives from any and all actions, causes of action, claims, debts, demands, liabilities, actions, and suits, of whatever kind or nature, in law or equity, whether known or unknown, with respect to the subject loan, the Loan Documents, or the actions or omissions of Lender with respect to the subject loan or the Loan Documents and arising from events occurring prior to the date of this Agreement.

9. Costs and Expenses. Released Borrower or Continuing Borrower will pay to Lender all costs and expenses, including attorney's fees, incurred by Lender in preparing, negotiating, interpreting, or enforcing any provision of this Agreement or any of the Loan Documents. In the event any action is brought to enforce the terms of this Agreement or of any of the Loan Documents, the prevailing party shall be entitled to recover from the other party such sums as the court may determine reasonable as attorney's fees, including such fees in any appellate proceeding, proceeding under the bankruptcy code or receivership, in addition to all other sums provided by law.

10. Severability. If any provision of this Agreement or any Loan Document is held to be invalid, such invalidity shall not affect the validity of the remainder of this Agreement and the Loan Documents, and the remainder shall be reasonably construed without the invalid provision so as to carry out the intent of the parties.

11. Applicable Law. This Agreement shall be governed by and construed in accordance with the laws of the State of Washington, without regard to conflicts of law principles.

12. Recitals. The Recitals are incorporated herein.

13. Counterparts. This Agreement may be executed in any number of counterparts, each of which shall be deemed to be an original, and all such counterparts taken together shall be deemed to constitute but one document.

LENDER: WHATCOM EDUCATIONAL CREDIT UNION

By: Pal G G Title: Real Estate Loan Origination Supervisor

CONTINUING BORROWER: Bonnie Louise Blankenship

Bonnie Blankenship

State of Washington County of Skagit

This record was acknowledged before me on 08-01-2025 by Bonnie Blankenship



Jennifer J Sloan  
(Signature of notary/public)

Notary Public  
(Title of office)

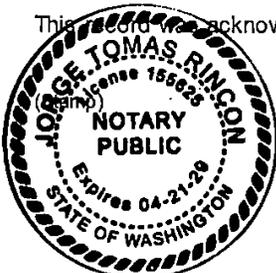
My Commission expires: 11-14-2027

RELEASED BORROWER: Aaron W. Miller

Aaron W Miller

State of Washington County of Skagit

This record was acknowledged before me on 08/01/2025 by Aaron W. Miller



[Signature]  
(Signature of notary/public)

Notary public  
(Title of office)

My Commission expires: 04/21/2029

LEGAL DESCRIPTION

PARCEL NO. P50084 (AFTER BLA)

THAT PORTION OF THE NORTHEAST QUARTER OF THE NORTHWEST QUARTER AND THE SOUTHEAST QUARTER OF THE NORTHWEST QUARTER OF SECTION 26, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., IN SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS:

COMMENCING AT THE NORTHWEST CORNER OF SAID NORTHEAST QUARTER;

THENCE S89°43'54"E, WITH THE NORTH LINE OF SAID NORTHEAST QUARTER, 290 FEET;

THENCE S49°37'21"E, 43.72 FEET TO THE TRUE POINT OF BEGINNING;

THENCE CONTINUEING SAME COURSE S49°37'21"E, 707.88 FEET;

THENCE S0°21'00"E, PARALLEL WITH THE EAST LINE OF SAID NORTHEAST QUARTER, 840 FEET TO THE NORTH MARGIN OF THE COUNTY ROAD KNOWN AS PRAIRIE (WARNER) ROAD;

THENCE S89°53'45"W, WITH THE NORTH LINE OF SAID COUNTY ROAD, 315.50 FEET;

THENCE N0°19'53"W, 400.00 FEET;

THENCE N89°53'45"E, 157.08 FEET;

THENCE N12°12'19"E, 243.36 FEET;

THENCE N32°29'18"W, 336.75 FEET;

THENCE N45°59'22"W, 354.33 FEET;

THENCE N00°16'06"E, 130.77 FEET TO THE POINT OF BEGINNING.

CONTAINING 6.00 ACRES MORE OR LESS)

SITUATE IN SKAGIT COUNTY.