AFTER RECORDING MAIL TO:

COMPANY NAME: ServiceMac, LLC - Assumption
CONTACT NAME: Special Products
ADDRESS: 9726 Old Bailes Rd. Unit 200
CITY/STATE: Fort Mill, South Carolina 29707

600028975-351
LOAN #: 5010050203

DOCUMENT TITLE: Loan Assumption Agreement

REFERENCE NUMBERS OF RELATED DOCUMENTS:
Book/Liber: N/A Page: N/A Instrument No.: 202112030123

BETWEEN

ORIGINAL BORROWER(S):
1. RILEY R HOLSTINE
2. DYLAN J FEDINA NKA DYLAN J WAKE
3.

ASSUMING BORROWER (GRANTOR(S)):
1. RILEY R HOLSTINE
2.
3.
4.

AND

LENDER (GRANTEE(S)):
1. Mortgage Electronic Registration Systems, Inc.
2. Rosegate Servicing by ServiceMac LLC as Attorney in Fact

ABBREVIATED LEGAL DESCRIPTION AS FOLLOWS: (i.e. lot/block/plat or section/township/range/quarter/quarter)
LT K, "OTTO GREENSTREETS ADDITION TO SEDRO WOOLLEY"

ASSESSOR'S PROPERTY TAX PARCEL/ACCOUNT NUMBER(S): P76443

NOTE: The auditor/recorder will rely on the information on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

After Recording Return To:
ServiceMac, LLC - Assumption
Attn: Special Products
9726 Old Bailes Rd. Unit 200
Fort Mill, South Carolina 29707

Prepared By:
RUTH RUHL, P.C. and
Co-Counsel, Smolar Andriko Law Group, Kristin Marsalese, Esquire, Bar ID 54338

_________________________(Space Above This Line For Recording Data)_________________________

Loan No.: 5010050203
Investor Loan No.: 5010050203
MERS No.: 100070202003812653 MERS Phone: 1-888-679-6377

LOAN ASSUMPTION AGREEMENT

THIS LOAN ASSUMPTION AGREEMENT ("Agreement"), made effective as of April 15th, 2026, between RILEY R HOLSTINE, AN UNMARRIED PERSON AND DYLAN J FEDINA NKA DYLAN J WAKE, AN UNMARRIED PERSON ("Original Borrower") and RILEY R HOLSTINE, SINGLE ("Assuming Borrower") and Rosegate Servicing by ServiceMac LLC as Attorney in Fact ("Lender") and Mortgage Electronic Registration Systems, Inc. ("MERS") as designated nominee for Lender, beneficiary of the Security Instrument, its successors and assigns, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated November 24th, 2021, granted or assigned to Mortgage Electronic Registration Systems, Inc. as designated nominee for Lender, beneficiary of the Security Instrument, its successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on December 3rd, 2021, in Book/Liber N/A, Page N/A, Instrument No. 202112030123, Official Records of SKAGIT County, Washington, and (2) the Note, made in the amount of U.S. $370,000.00 executed by RILEY R HOLSTINE AND DYLAN J FEDINA ("Maker") payable to the order of FINANCE OF AMERICA MORTGAGE LLC. in accordance with the terms set forth therein, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in said Security Instrument and defined therein as the "Property," located at 823 GREENSTREET BLVD, SEDRO WOOLLEY, Washington 98284,

Loan No.: 5010050203

the real property described being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

Original Borrower and Assuming Borrower acknowledge that Lender is the holder and owner of the Note or is acting for the holder and owner of the Note and understands that Lender may transfer the Note, as amended by this Agreement, and that anyone who takes the Note by transfer and who is entitled to receive payments under the Note is called the "Lender" in this Agreement.

Assuming Borrower desires to assume the payment of the Note and the covenants, conditions and obligations of the Security Instrument. Lender who is or who represents the legal holder and owner of the Note and of the lien(s) securing the same has agreed at the request of the Original Borrower to allow the Assuming Borrower's assumption of the balance of the indebtedness evidenced by the Note as part of the consideration for the purchase of the property.

For and in consideration of Ten and No/100 Dollars ($10.00) and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which are hereby acknowledged and confessed, and in consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. **<u>Acknowledgment and Assumption of Unpaid Principal Balance</u>:** Original Borrower and Assuming Borrower acknowledge that as of April 1st, 2026, the amount payable under the Note and secured by the Security Instrument (the "Unpaid Principal Balance") is U.S. $336,725.77. Assuming Borrower hereby expressly assumes the payment of the indebtedness evidenced by the above described Note and promises to pay jointly and severally to the order of the Lender the sum of U.S. $336,725.77 (the "Principal Balance"), consisting of the unpaid principal balance less any reductions of principal made by Original Borrower. Assuming Borrower also agrees to perform and comply with all covenants, conditions and obligations of the Security Instrument, as amended herein.

Interest will be charged on the Principal Balance until the full amount of principal has been paid. Assuming Borrower will pay interest at a yearly rate of 3.375%. The Assuming Borrower promises to make initial monthly payments of principal and interest of U.S. $1,635.76, beginning on May 1st, 2026, and continuing thereafter on the 1st day of each succeeding month until principal and interest are paid in full. If on December 1st, 2051 ("Maturity Date"), the Assuming Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Assuming Borrower will pay these amounts in full on the Maturity Date.

The Assuming Borrower will make such payments at ServiceMac LLC, 9726 Old Bailes Road Suite 200, Fort Mill, South Carolina 29707 or at such other place as Lender may require.

2. **<u>Release of Liability</u>:** Original Borrower does hereby transfer and convey to Assuming Borrower all of their right, title and interest with respect to any payment heretofore or hereafter received by Lender in connection with the above described Note and Security Instrument securing same. Lender releases Original Borrower from any and all liability, now existing or hereinafter incurred, on or under the Note and Security Instrument securing such debt.

3. **<u>Assumption of Original Terms</u>:** The Assuming Borrower hereto agrees to accept the terms of the Note and Security Instrument as originally entered into between the Original Borrower and Lender.

Loan No.: 5010050203

4. **Transfer of Escrow Funds to Borrower:** Original Borrower assigns and transfers to Assuming Borrower all funds on deposit for payment of taxes, homeowner association dues, insurance premiums and any applicable refunds. Assuming Borrower understands that it is Assuming Borrower's responsibility to obtain hazard insurance on the Property and that Original Borrower's policy may not inure to Assuming Borrower's benefit.

5. **Waiver of Due-on-Transfer Clause:** In consideration of the assumption of the Note and Security Instrument by Assuming Borrower, and the modification of the Note (if any), as described above, the Lender agrees to waive and relinquish its right under the Security Instrument to declare all sums secured by the Security Instrument immediately due and payable by reason of the sale and transfer by Original Borrower to Assuming Borrower, it being understood and agreed that this waiver and relinquishment applies only to said sale and not to any future sales or transfers. In addition, Original Borrower hereby agrees that if the prepayment of the Note requires a refund of a portion of the interest previously collected in order to comply with the applicable laws of this state, Original Borrower assigns and transfers to Assuming Borrower any and all right and interest in and to any such refund, and Lender is hereby authorized to pay or credit such refund to Assuming Borrower.

6. **Late Charges for Overdue Payments:** If a principal and interest payment is overdue, Assuming Borrower will pay a late charge to the Lender. The number of days before a principal and interest payment is overdue and the amount of the late charge are defined in the Note. Assuming Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy, and will not be charged if such charge would constitute interest in excess of the maximum permitted by state law.

7. **Renewal and Extension of Maturity:** This Agreement is a "written extension" as provided by the applicable laws of this state. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended until the indebtedness evidenced by the Note, as renewed, modified and extended hereby, has been fully paid. The parties acknowledge and agree that such extension, renewal, amendment, modification or rearrangement shall in no manner affect or impair the Note or the liens and security interests securing same, the purpose of this Agreement being simply to provide for the assumption of the indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note (including if applicable any and all vendor's liens securing the Note), which are expressly acknowledged by the Original Borrower and the Assuming Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note.

8. **Usury:** No provisions of this Agreement or the Note or any instrument evidencing or securing the Note, or otherwise relating to the indebtedness evidenced by the Note, shall require the payment or permit the demand, collection, application or receipt of interest in excess of the maximum permitted by applicable state or federal law. If any excess of interest in such respect is herein or in any such other instrument provided for, or shall be adjudicated to be so provided for herein or in any such instrument, the provisions of this paragraph shall govern, and neither Original Borrower, Assuming Borrower nor any endorser or guarantor of the Note nor their respective heirs, personal representatives, successors or assigns shall be obligated to pay the amount of such interest to the extent it is in excess of the amount permitted by applicable law. It is expressly stipulated and agreed to be the intent of Original Borrower, Assuming Borrower and Lender to at all times comply with the usury and other laws relating to the Note and the Security Instrument and any subsequent revisions, repeals or judicial interpretations hereof, to the extent applicable thereto. In the event Lender ever receives, collects or applies as interest any such excess, including but not limited to any "late charges" collected, such amount which would be excessive interest shall be applied to the reduction of the unpaid principal balance of the Note, and, if upon such application the principal balance of the Note is paid in full, any remaining excess shall be forthwith paid to Assuming Borrower and the provisions of the Note and the Security Instrument

Loan No.: 5010050203

shall immediately be deemed reformed and the amounts thereafter collectible thereunder reduced, without the necessity of execution of any new document, so as to comply with the then applicable law, but so as to permit the recovery of the fullest amount otherwise called for thereunder. In determining whether or not the interest paid or payable under any specific contingency exceeds the maximum interest allowed to be charged by applicable law, Assuming Borrower and Lender shall, to the maximum extent permitted under applicable law, amortize, prorate, allocate and spread the total amount of interest throughout the entire term of the Note so that the amount or rate of interest charged for any and all periods of time during the term of the Note is to the greatest extent possible less than the maximum amount or rate of interest allowed to be charged by law during the relevant period of time.

9. **Loan Documentation:** As amended hereby, the provisions of the Note and Security Instrument shall continue in full force and effect, and the Assuming Borrower acknowledges and reaffirms Assuming Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, this Agreement shall govern. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Assuming Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Any default by Assuming Borrower in performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

10. **Hazardous Substances:** As used in this Paragraph 10, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Paragraph 10, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection. Assuming Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Assuming Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. Assuming Borrower shall promptly give Lender written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Assuming Borrower has actual knowledge. If Assuming Borrower learns, or is notified by any governmental or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Assuming Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law.

11. **MERS:**

11.1 If the loan was originated **with** the MERS Rider Form 3158:

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and Lender's successors and assigns and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

11.2 If the loan was originated **without** the MERS Rider Form 3158:

(a) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and Lender's successors and assigns and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is appointed as the Nominee for Lender to exercise the rights, duties and obligations of Lender as Lender may from time to time direct, including but not limited to appointing a successor trustee, assigning, or releasing, in whole or in part the Security Instrument, foreclosing or directing Trustee to institute foreclosure of the Security Instrument, or taking such other actions as Lender may deem necessary or appropriate under the Security Instrument. The term "MERS" includes any successors and assigns of MERS. This appointment will inure to and bind MERS, its successors and assigns, as well as Lender, until MERS' Nominee interest is terminated.

Loan No.: 5010050203

(b) "Nominee" means one designated to act for another as its representative for a limited purpose.

(c) Lender, as the beneficiary under the Security Instrument, designates MERS as the Nominee for Lender. Any notice required by Applicable Law or this Security Instrument to be served on Lender must be served on MERS as the designated Nominee for Lender. Assuming Borrower understands and agrees that MERS, as the designated Nominee for Lender, has the right to exercise any or all interests granted by Assuming Borrower to Lender, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, assigning and releasing the Security Instrument, and substituting a successor trustee.

(d) Notices. Assuming Borrower acknowledges that any notice Assuming Borrower provides to Lender must also be provided to MERS as Nominee for Lender until MERS' Nominee interest is terminated. Any notice provided by Assuming Borrower in connection with the Security Instrument will not be deemed to have been given to MERS until actually received by MERS.

(e) Substitute Trustee. In accordance with Applicable Law, Lender or MERS may from time to time appoint a successor trustee to any Trustee appointed under the Security Instrument who has ceased to act. Without conveyance of the Property, the successor trustee will succeed to all the title, power and duties conferred upon Trustee in the Security Instrument and by Applicable Law.

11.3 Lender acknowledges that until it directs MERS to assign MERS's Nominee interest in the Security Instrument, MERS remains the Nominee for Lender, with the authority to exercise the rights of the Lender.

12. **Partial Invalidity:** In the event any portion of the sums intended to be secured by this Agreement cannot be lawfully secured, payments in reduction of such sums shall be applied first to those portions not secured.

13. **Miscellaneous:** Assuming Borrower hereby agrees to pay all costs and expenses incurred by Lender in connection with the execution and administration of this Agreement. Lender does not, by its execution of this Agreement, waive any right it may have against any person not a party hereto.

This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

14. **No Oral Agreements: The written Loan Agreements represent the final agreements between parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.**

There are no unwritten oral agreements between the parties.

Loan No.: 5010050203

Original Borrower:

4-17-26
Date

RILEY R HOLSTINE

ORIGINAL BORROWER'S ADDRESS:
823 GREENSTREET BLVD
SEDRO WOOLLEY, Washington 98284

ORIGINAL BORROWER ACKNOWLEDGMENT

State of Washington §
§
County of Skagit §

I certify that I know or have satisfactory evidence that RILEY R HOLSTINE *[name of person]* is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/17/26

(Seal)

CANDI NEWCOMBE
Notary Public
State of Washington
Commission # 47549
My Comm. Expires Aug 1, 2029

(Signature)

Printed/Typed Name: Candi Newcombe
Notary Public
(Title of Office)
Mt Vernon, WA
(Place of Residence of Notary Public)
My Commission Expires: 8/1/29

Loan No.: 5010050203

Original Borrower:

4-17-26
Date

Dylan J Wake
DYLAN J FEDINA NKA DYLAN J WAKE

ORIGINAL BORROWER'S ADDRESS:
823 GREENSTREET BLVD
SEDRO WOOLLEY, Washington 98284

ORIGINAL BORROWER ACKNOWLEDGMENT

State of Washington §
§
County of Skagit §

I certify that I know or have satisfactory evidence that DYLAN J FEDINA NKA DYLAN J WAKE *[name of person]* is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/17/26

(Seal)

CANDI NEWCOMBE
Notary Public
State of Washington
Commission # 47549
My Comm. Expires Aug 1, 2029

Candi Newcombe
(Signature)

Printed/Typed Name: Candi Newcombe
Notary Public
(Title of Office)

Mt Vernon, WA
(Place of Residence of Notary Public)
My Commission Expires: 8/1/29

Loan No.: 5010050203

Assuming Borrower:

4-17-26
Date

RILEY R HOLSTINE

Date

Date

Date

ASSUMING BORROWER'S ADDRESS:
823 GREENSTREET BLVD
SEDRO WOOLLEY, Washington 98284

ASSUMING BORROWER ACKNOWLEDGMENT

State of Washington §
§
County of Skagit §

I certify that I know or have satisfactory evidence that RILEY R HOLSTINE

[name of person] is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 4/17/26

(Seal)

CANDI NEWCOMBE
Notary Public
State of Washington
Commission # 47549
My Comm. Expires Aug 1, 2029

(Signature)

Printed/Typed Name: Candi Newcombe
Notary Public
(Title of Office)

Mt Vernon, WA
(Place of Residence of Notary Public)
My Commission Expires: 8/1/29

Loan No.: 5010050203

4-21-2026
-Date

ServiceMac LLC as Attorney in Fact for
Rosegate Servicing -Lender

By: [signature]

Printed/Typed Name: Luminije Hajdin

Its: Vice President

LENDER ACKNOWLEDGMENT

State of South Carolina §
§
County of Lancaster §

On this 21st day of April, 2026, before me personally appeared Luminije Hajdin, to me known to be the (president, vice-president, secretary, treasurer, or other authorized officer or agent, as the case may be) of ServiceMac LLC as Attorney in Fact for Rosegate Servicing

said entity, that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said entity, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument and that the seal affixed is the seal of said entity.

In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above written.

(Seal)

Ra'Chelle Hopkins
Notary Public, State of South Carolina
My Commission Expires January 20, 2033

Ra'Chelle Hopkins
(Signature)
Printed/Typed Name: Ra'Chelle Hopkins

Notary Public
(Title of Office)

Lancaster County, S.C.
(Place of Residence of Notary Public)
My Commission Expires: Jan. 20, 2033

Loan No.: 5010050203

4-21-2026
-Date

Mortgage Electronic Registration Systems, Inc.
as nominee for Lender, its successors and assigns -MERS

By: [signature]

Printed/Typed Name: Lumnije Hajdini

Its: Assistant Secretary

MERS ACKNOWLEDGMENT

State of South Carolina §
§
County of Lancaster §

On this 21st day of April, 2026, before me personally appeared Lumnije Hajdini to me known to be the Assistant Secretary of Mortgage Electronic Registration Systems, Inc., as nominee for Lender, its successors and assigns, that executed the within and foregoing instrument, and acknowledged said instrument to be the free and voluntary act and deed of said entity, for the uses and purposes therein mentioned, and on oath stated that he/she was authorized to execute said instrument and that the seal affixed is the seal of said entity.

In Witness Whereof I have hereunto set my hand and affixed my official seal the day and year first above written.

(Seal)

Ra'Chelle Hopkins
Notary Public, State of South Carolina
My Commission Expires January 20, 2033

Ra'Chelle Hopkins
(Signature)
Printed/Typed Name: Ra'Chelle Hopkins

Notary Public
(Title of Office)

Lancaster County, SC.
(Place of Residence of Notary Public)
My Commission Expires: Jan. 20, 2033

EXHIBIT "A"

For APN/Parcel ID(s): P76443\4159-000-011-0008

LOT K, "OTTO GREENSTREETS ADDITION TO SEDRO WOOLLEY," AS PER PLAT RECORDED IN VOLUME 6 OF PLATS. PAGE 18, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.