



201506080141

Skagit County Auditor

\$76.00

6/8/2015 Page

1 of

5 12:38PM

**Record & Return to:**

Mortgage Services

PO Box 5449

Mt. Laurel, NJ 08054-9909

Andrea Kanopka (Mail Stop -DC)

Prepared by: Theresa Stanton



1800 449-8767

**Loan # 7118713556**

**Parcel ID: P3809-005-010-0100**

**MIN: 10002007118713556 6**

April 2, 2015

**RELEASE AGREEMENT**

This Release ("Agreement") is entered into as of April 2, 2015 by and between **Enid S Oates, unmarried** residing at **3516 W 3rd Street, Anacortes, Washington 98221**, and **Kenneth M Oates** residing at **4501 Fidalgo Bay Road, #702, Anacortes WA 98221** and **Mortgage Electronic Registration Systems, Inc. as nominee Charles Schwab Bank** and it's successors and assigns, its principal place of business, 2001 Bishops Gate Blvd, Mt. Laurel, NJ 08054 ("the Parties").

WHEREAS, **Enid S Oates and Kenneth M Oates** entered into a mortgage loan transaction with **Mortgage Electronic Registration Systems, Inc. as nominee Charles Schwab Bank** for a loan in the amount of **\$199,137.00** pursuant to a Note and Mortgage executed **January 7, 2011** Legal Description attached here to as Exhibit A. Said Mortgage recorded in, **Instrument # 201101120039** on **January 12, 2011**.

WHEREAS, the Parties wish to release **Kenneth M Oates** from liability arising from the Loan Documents.

Now, therefore, in consideration of the mutual promises and covenants contained herein, the Parties agree as follows:

1. Parties mutually consent to the release of **Kenneth M Oates** from liability arising from the Loan Documents.

2. **Enid S Oates** understands and acknowledges that the release of **Kenneth Marshall** <sup>OATES</sup> will result in **Enid S Oates** remaining solely liable for obligations and responsibilities under the Loan Documents.

"MERS" is a Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a Nominee for Lender and Lender's successors and assigns. MERS is the beneficiary under this Security Instrument. 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, 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.

IN WITNESS WHEREOF, the undersigned have caused this Agreement to be duly executed this 15<sup>th</sup> day of April, 2015.

Enid S Oates  
(Signature #1) **Enid S Oates**

Acknowledgment for Signature #1:

State of Washington

County Of Skaagit

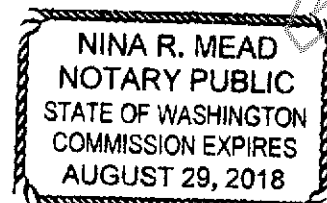
On this, the 15<sup>th</sup> day of April, 2015 before me,  
Nina R. Mead the undersigned officer, personally appeared  
(notary name)

**Enid S Oates** known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained

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

Nina R. Mead 8-29-2018  
Notary (signature above) My commission expires

Notary printed name or stamp below



(Signature #2) ~~Kenneth Marshall~~ (    Married or X Single)

Acknowledgment for Signature #2:

State of Washington

County Of Skagit

On this, the 15<sup>th</sup> day of April, 2015 before me,  
Nina R. Mead the undersigned officer, personally appeared

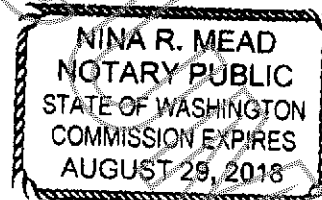
~~Kenneth Marshall~~ (notary name)

~~Kenneth Marshall~~ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that executed the same for the purposes herein contained.

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

Nina R. Mead 8-29-2018  
Notary (signature above) My commission expires

Notary printed name or stamp below



Mortgage Electronic Registration Systems, Inc. as nominee Charles Schwab Bank

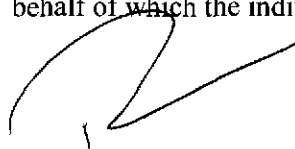
  
Lisa Rothwein

Assistant Secretary

**CORPORATE ACKNOWLEDGEMENT**

STATE OF NEW JERSEY  
COUNTY OF BURLINGTON

ON this 4 day of MAY 2015, before me, Dorothy J. DeMarco a Notary Public in and for said state and county, personally appeared Lisa Rothwein, the Assistant Secretary of Mortgage Electronic Registration Systems, Inc. as nominee Charles Schwab Bank, personally known to me (or proved to me on the basis of satisfactory evidence) to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or person upon behalf of which the individual acted, executed the instrument.

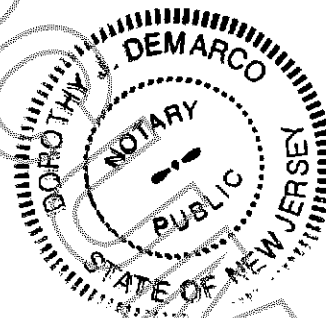
  
Notary Public

**Dorothy J. DeMarco**

My Commission Expires:

**Notary Public of New Jersey**

**My Comm. Expires: November 15, 2017**



Copy One - Return to Mortgage Services signed and notarized to be recorded  
Copy Two - Return to Mortgage Services signed and notarized for file.  
Copy Three - Member copy  
Copy Four - Member copy

**Exhibit A**  
**Legal Description**

The West 1/2 of Lot 8 and all of Lots 9 and 10, Block 1005, "NORTHERN PACIFIC ADDITION TO ANACORTES", according to the plat thereof recorded in Volume 2 of Plats, Pages 9 through 11, records of Skagit County, Washington, also shown as Lot 4, of Survey, recorded June 23, 1994 in Volume 16 of Surveys, Pages 4, 5 and 6, under Auditor's File No. 9406230072, records of Skagit County, Washington.