

When Recorded Please Return To:
LAWRENCE A. PIRKLE
P.O. Box 1788
Mount Vernon, WA 98273
(360) 336-6587

202012290024

12/29/2020 08:57 AM Pages: 1 of 6 Fees: \$108.50
Skagit County Auditor

Abbreviated Legal: Lot 1, BLA 200708140131 Ptn. of Lots 1 & 2 Block 5, Everett's 2nd
Add to Concrete
Tax Parcel Number(s): P126642, 4061-005-002-0100
File Number of Document: 201312160050

**DEED OF TRUST AND PROMISSORY NOTE
ASSUMPTION AGREEMENT**

This Agreement is made on the 23rd day of November, 2020, by and between,

JEROMIE B. SKINNER, Seller and original Borrower,

and

KRISTINA G. PALMER, Purchaser and Assumer.

The parties recite and agree as follows:

Borrower is indebted to the current Beneficiary, MONA REARDON, as her separate estate, and EDWARD VAN BEEK and ETHEL VAN BEEK, husband and wife, of a Deed of Trust recorded under Auditor's File No. 201312160050, under a certain Promissory Note dated December 6, 2013, in an original amount of Twenty-Nine Thousand and No/100 Dollars (\$29,000.00). The Promissory Note is secured by a Deed of Trust recorded December 16, 2013, under Auditors File No. 201312160050, records of Skagit County, Washington, which Deed of Trust encumbers the following legally described property situated in Skagit County, Washington:

Lot 1 of Boundary Line Adjustment Survey, approved August 13, 2007 and recorded August 14, 2007 under Skagit County Auditor's File No. 200708140131, being a portion of Lot 1 and all of Lot 2, Block 5, "EVERETT'S SECOND ADDITION TO CONCRETE, SKAGIT COUNTY, WASH.", as per plat recorded in Volume 4 of Plats, page 13, records of Skagit County, Washington.

Borrower has conveyed or will convey the above-described property to Purchaser. Both Borrower and Purchaser have requested that Beneficiary consent to the conveyance to Purchaser, consent to the assumption of the Promissory Note and Deed of Trust by Purchaser.

In consideration of this Agreement by Beneficiary, Purchaser is willing to assume payment of the indebtedness due from Borrower to Beneficiary under the above-referenced Promissory Note and Deed of Trust, said assumption having been agreed to between Borrower and Purchaser as consideration for the conveyance of the premises referenced above from Borrower to Purchaser.

Therefore, in consideration of the mutual agreements contained herein, the parties agree as follows:

1. Purchaser hereby assumes all indebtedness on the Promissory Note and Deed of Trust referenced above and agrees to pay all installments on the Promissory Note as they become due in the manner and amount set out in the Promissory Note. Purchaser agrees to be bound by all the covenants, agreements, obligations and provisions of the Promissory Note and Deed of Trust as if the Promissory Note and Deed of Trust had originally been executed by Purchaser, except for the reduction of principal and interest due as a consequence of payments made by Borrower prior to execution of this Agreement; and

2. Beneficiary hereby consents to the conveyance of the property to Purchaser and to Purchaser's assumption of the Promissory Note and Deed of Trust.

[Signature pages follow]

Dated this 23rd day of November, 2020.

BORROWER:



JEROMIE B. SKINNER

PURCHASER:



KRISTINA C. PALMER

BENEFICIARY:



MONA REARDON



EDWARD VAN BEEK

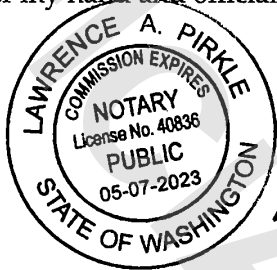


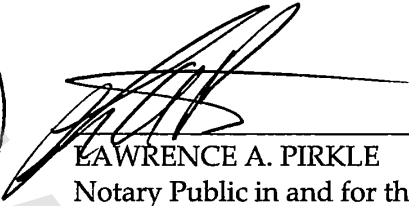
ETHEL VAN BEEK

STATE OF WASHINGTON)
) ss.
COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that JEROMIE B. SKINNER is the person who appeared before me and said person acknowledged that he signed this instrument, on oath stated that he is authorized to execute the instrument, and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN under my hand and official seal this 23rd day of November, 2020.



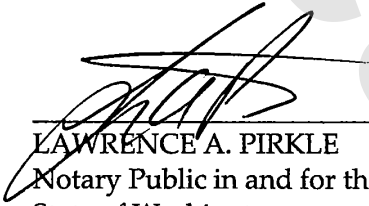

LAWRENCE A. PIRKLE
Notary Public in and for the
State of Washington
Residing at Mount Vernon
My Commission Expires: 5/7/23

STATE OF WASHINGTON)
) ss.
COUNTY OF SKAGIT)

I certify that I know or have satisfactory evidence that KRISTINA G. PALMER is the person who appeared before me and said person acknowledged that she signed this instrument, on oath stated that she is authorized to execute the instrument, and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN under my hand and official seal this 23rd day of November, 2020.

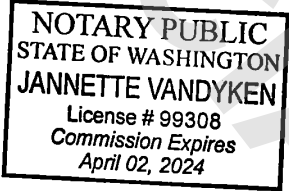



LAWRENCE A. PIRKLE
Notary Public in and for the
State of Washington
Residing at Mount Vernon
My Commission Expires: 5/7/23

STATE OF WASHINGTON)
) ss.
COUNTY OF Whatcom)

I certify that I know or have satisfactory evidence that MONA REARDON is the person who appeared before me and said person acknowledged that she signed this instrument, on oath stated that she is authorized to execute the instrument, and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN under my hand and official seal this 30th day of November, 2020.

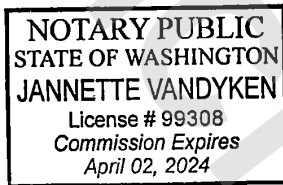


Jannette Vandyken
(Notary's printed name)
Jannette Vandyken
NOTARY PUBLIC in and for the
State of Washington
Residing at Lynden
My Commission Expires: 04/02/2024

STATE OF WASHINGTON)
) ss.
COUNTY OF Whatcom)

I certify that I know or have satisfactory evidence that EDWARD VAN BEEK is the person who appeared before me and said person acknowledged that he signed this instrument, on oath stated that he is authorized to execute the instrument, and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN under my hand and official seal this 30th day of November, 2020.



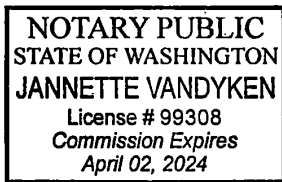
Jannette Vandyken
(Notary's printed name)

Jannette Vandyken
NOTARY PUBLIC in and for the
State of Washington
Residing at Lynden
My Commission Expires: 04/02/2024

STATE OF WASHINGTON)
) ss.
COUNTY OF Whatcom)

I certify that I know or have satisfactory evidence that ETHEL VAN BEEK is the person who appeared before me and said person acknowledged that she signed this instrument, on oath stated that she is authorized to execute the instrument, and acknowledged it to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

GIVEN under my hand and official seal this 30th day of November, 2020.



Jannette Vandyken
(Notary's printed name)

Jannette Vandyken
NOTARY PUBLIC in and for the
State of Washington
Residing at Lynden
My Commission Expires: 04/02/2024