

E# 3002278 PG 1 0F 4 Leann H. Kilts, WEBER COUNTY RECORDER 11-Sep-19 0837 AM FEE \$40.00 DF FEE \$40.00 DEP ZG REC FOR: SERVICELINK HOME EQUITY ELECTRONICALLY RECORDED

Grantee Address 3537 North Fox Run #712 Eden Ut 84310

Record and Return To: ServiceLink 1355 Cherrington Parkway Moon Township, PA 15108 24439551 MERS Phone 1-888-679-6377

ASSUMPTION AGREEMENT WITH RELEASE OF LIABILITY

This Assumption Agreement (The "Agreement") is made this 19th day of August 2019, by and between Todd H Taft (the "Buyers") and Wells Fargo Bank N.A., (the "Lender") and Todd H Taft, Julianne Tronier (the "Sellers") to be effective day of pours, or the date document is recorded, whichever is applicable.

"MERS" is 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 mortgagee under the Mortgage. 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, (888) 679-MERS.

RECITALS

The Lender is the holder of a promissory note (the "Note"), executed by Todd H Taft, Julianne Tronier (the "Sellers") and dated the 22nd day of June, 2017, in the original principal amount of one hundred sixty-five thousand dollars and zero cents (\$165,000.00).

The Note is secured by a first security instrument executed by the Sellers and dated June 22, 2017, on certain real property located in Weber County, Utah, (the "Security Instrument") legally described as follows:

LEGAL DESCRIPTION: SEE ATTACHED - EXHIBIT A

which Security Instrument was duly recorded/filed on June 23, 2017, in the office of the County Recorder in and for Weber County, Utah as Instrument Number 2864421.

Contemporaneously with the execution of the Agreement the Sellers have conveyed to the Buyers 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 Buyers 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 Buyers and the Lender hereby agree as follows:

- 1. The Buyers 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 Buyers further agree that the above described property shall be held as security for any and all indebtedness of the Buyers evidenced by the Note otherwise secured by the Security
- 2. The Buyers 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.

 The Lender hereby approves the assumption provided for in the preceding paragraphs and releases the Sellers from all personal hability which may hereafter arise under the Note and Security Instrument.
- 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 On or before the Effective Date, Buyer/Seller shall pay to Lender a fee for in an amount indicated in the disclosure or other documents provided to Buyer/Seller by Lender in connection with the Assumption.

In witness whereof, Buyers and Sellers have executed this Agreement. Todd H Taft Julianne Tronier N/A N/A N/A N/A N/A STATE OF LITAH COUNTY OF SAH LAKE S.S.
On 8-30-2019 before me, LEN MILHTE personally appeared TODD H. TACH

personally known to me (or proved to me on

(x) is any subscribed to the most of the provent the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her /their signature(s) on the instrument the person(s) or the entity upon behalf of the person(s) acted, executed the instrument. WITNESS my hand and official seal. Signature: Summuch LENI MICHIE NOTARY PUBLIC - STATE OF UTAH My Commission Expires: U 20 2020 My Comm. Exp. 06/26/2020 Commission # 689390 STATE OF UTALL personally appeared personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of the person(s) acted, executed the instrument WITNESS my hand and official seal. Signature My Commission Expires: STATE OF UTAH NOTARY PUBLIC RHETT J. REISBECK **COMMISSION # 688760** MY COMMISSION EXPIRES: 06-11-2020

6. Save as provided in the Agreement, the terms and provisions of said Note and Security Instrument remain

7. The Buyers hereby acknowledge receipt of a copy of the Note and Security Instrument.

WELLS FARGO BANK N.A.

LYNN JACKMAN, Wells Fargo Bank. N.A.,
Assistant Vice President
Mortgage Electronic Registration Systems, Inc., Nominec for Lender

LYNN JACKMAN,
Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

STATE OF S.S.

COUNTY OF S.S.

On this date of WWIST 19 106 before me, a Notary Public, in and for said County and State, personally

On this date of NIONST 9. Whose ore, a Notary Public, in and for said County and State, personally appeared LYNN JACKMAN to me personally known, who being by me duly sworn did say that they are the Assistant Vice President of Mortgage Electronic Registration Systems, Inc., Nominee for Lender of the corporation named in the foregoing instrument, and LYNN JACKMAN as Assistant Secretary of Mortgage Electronic Registration Systems, Inc. and that the seal affixed to said instrument is the corporate seal of said corporation, and that the instrument was signed and sealed on behalf of said corporation, by authority of its Board of Directors, and the said LYNN JACKMAN acknowledged said instrument to be the free act and deed of said corporation.

MYRTIS ALLEN, Notary Public Commission Expires:

This instrument was drafted by: HEATHER MARIE SLINDE

Wells Fargo Home Mortgage, a division of Wells Fargo Bank, N.A. 2701 Wells Fargo Way Minneapolis, MN 55408 MACN9408-053



EXHIBIT "A"Legal Description

Unit 712, Building 7, MOOSE HOLLOW CONDOMINIUM PHASE 4 AMENDED, Weber County, Utah, according to the Record of Survey Map, and any amendments thereto, and described in the Declaration of Condominium, and any amendments thereto, on file and of record in the Weber County Recorder's Office.

Together with the undivided ownership interest in the common areas and facilities which is appurtenant to said unit.

22-213-0012