



201112290041  
Skagit County Auditor

12/29/2011 Page 1 of 5 11:30AM

**Return Address:**  
Old Republic Title  
Attn: Post Closing  
530 South Main Street  
Suite 1031  
Akron, OH 44311  
01-11223546-02R

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet** (RCW 65.04)

**Document Title(s)** (or transactions contained therein): (all areas applicable to your document must be filled in)

DEED OF TRUST

**Reference Number(s) of Documents assigned or released:**

Additional reference #'s on page \_\_\_\_\_ of document

**Grantor(s)**

REANN ANDERSON, UNMARRIED

**Grantee(s)**

GRANTEE: KEYBANK NATIONAL ASSOCIATION  
TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY

**Legal description** (abbreviated: i.e. lot, block, plat or section, township, range)

THE COUNTY OF SKAGIT, IN THE STATE OF WASHINGTON  
LTS 7, 8, 9, AND W 6 FT OF LOT 6, BLK 1, "WALLACE ADDITION  
TO BURLINGTON" AND LTS 7, 8, 9 AND W 6 FT OF LT 6, BLK 7

**Assessor's Property Tax Parcel/Account Number**

Assessor Tax # not yet assigned

P72877

The Auditor/Recorder will rely on the information provided 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:~~

KeyBank National Association  
Old Republic Title Residential Information Services  
P. O. Box 16430  
Boise, ID 83715

WHEN RECORDED RETURN TO:  
OLD REPUBLIC TITLE  
ATTN: POST CLOSING  
530 SOUTH MAIN STREET  
SUITE 1031  
AKRON, OH 44311

11223546-OR [Space Above This Line For Recording Data]

### SHORT FORM OPEN-END DEED OF TRUST

#### DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Open-End Deed of Trust recorded in the Office of the Recorder on 02/10/10, in Book/Volume \_\_\_\_\_ at Page(s) \_\_\_\_\_ or Recording No. 201002100021, for land situate in the County of SKAGIT

"Borrower" is  
REANN ANDERSON, UNMARRIED

The Borrower's address is 502 N OAK ST  
BURLINGTON, WA 98233

Borrower is the trustor or Grantor under this Security Instrument.

"Lender" is KeyBank National Association  
4910 Tiedeman Road, Suite B, Brooklyn, OH 44144

Lender is the beneficiary or Grantee under this Security Instrument.

"Property" means the property that is described below under the heading "Transfer of Rights in the Property," which includes the real property located at:

502 N OAK ST BURLINGTON, WA 98233

("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

the County of SKAGIT, in the State of Washington

LTS 7, 8, 9 AND W 6 FT OF LT 6, BLK 1, 'WALLACE ADDITION TO BURLINGTON' AND LTS 7, 8, 9 AND W 6 FT OF LT 6, BLK 7

and as may be more fully described in Schedule A (see, Page 4). The Assessor's Tax Parcel or Account Number for this property is: P72877

"Security Instrument" means this document, which is dated 12/08/11, together with all Riders to this document.

"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument.

"Trustee" is

FIRST AMERICAN TITLE INSURANCE COMPANY  
2101 FOURTH AVE SUITE 800  
SEATTLE, WA 98121



**"Debt Instrument"** means the loan agreement or other credit instrument signed by Borrower and dated the same day as this Security Instrument. The Debt Instrument evidences amounts Borrower owes Lender, or may owe Lender, which may vary from time to time up to a maximum principal sum outstanding at any one time of U.S. \$ 32,500.00 plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than the Maturity Date, which is 12/13/2046.

**"Loan"** means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt Instrument, and also all sums due under this Security Instrument, plus interest.

**TRANSFER OF RIGHTS IN THE PROPERTY**

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described Property located at the address provided above.

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, except for this Security Instrument and the encumbrances described in Schedule B, which is attached to this Security Instrument and incorporated herein by reference. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**INCORPORATION OF MASTER FORM PROVISIONS**

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 23 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs of the Master Form incorporated into this Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

BORROWER:

ReAnn Anderson  
REANN ANDERSON

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_



BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON

CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that ReAnn Anderson

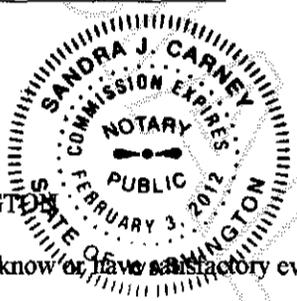
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 12-8-2011

Sandy Carney  
Notary Public

Notary  
Title

My Appointment expires: 2/3/2012



STATE OF WASHINGTON

CITY/COUNTY OF

I certify that I know or have satisfactory evidence that \_\_\_\_\_

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: \_\_\_\_\_

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Title

\_\_\_\_\_  
My Appointment expires:

STATE OF WASHINGTON

CITY/COUNTY OF

I certify that I know or have satisfactory evidence that \_\_\_\_\_

is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the \_\_\_\_\_ of \_\_\_\_\_ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Title

\_\_\_\_\_  
My Appointment expires:

(Seal or Stamp)

**THIS INSTRUMENT PREPARED BY:** KeyBank National Association / Kristy Young



**Schedule A**

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOTS 7, 8, 9, AND THE WEST 6 FEET OF LOT 6, BLOCK 1, 'WALLACE ADDITION TO BURLINGTON', AS PER PLAT RECORDED IN VOLUME 6 OF PLATS, PAGE 4, RECORDS OF SKAGIT COUNTY. ALSO, LOTS 7, 8, 9, AND THE WEST 6 FEET OF LOT 6, BLOCK 7, 'AMENDED PLAT OF BURLINGTON', AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 17, RECORDS OF SKAGIT COUNTY, EXCEPT THE SOUTH 40 FEET THEREOF. ABBREVIATED LEGAL: LTS 7, 8, 9 AND W 6 FT OF LT 6, BLK 1, 'WALLACE ADDITION TO BURLINGTON' AND LTS 7, 8, 9 AND W 6 FT OF LT 6, BLK 7

**Schedule B**

BORROWER AND LENDER REQUEST THE HOLDER OF ANY MORTGAGE, DEED OF TRUST OR OTHER ENCUMBRANCE WITH A LIEN WHICH HAS PRIORITY OVER THIS MORTGAGE TO GIVE NOTICE TO LENDER, AT LENDER'S ADDRESS SET FORTH ON PAGE ONE OF THIS MORTGAGE, OF ANY DEFAULT UNDER THE SUPERIOR ENCUMBRANCE AND OF ANY SALE OR OTHER FORECLOSURE ACTION.

Reference Number: 113221155250C

KeyBank WA Short Form HELOC Security Instrument (03/23/2011)  
HC# 4845-3460-4037v4

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