



201212260159  
Skagit County Auditor

12/26/2012 Page 1 of 5 12:44PM

When Recorded Return To:  
Accurate Title Group  
2925 Country Drive  
St. Paul, MN 55117  
7825306

[Space Above This Line For Recording Data]

**SHORT FORM DEED OF TRUST**

922587-02  
**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 Deed of Trust recorded in the Office of the Recorder on 02/10/10, in Book/Volume \_\_\_\_\_ at Page(s) \_\_\_\_\_ or Recording No. 201002100020, for land situate in the County of SKAGIT

“Borrower” is  
WILLIAM P. REMMENA, MARRIED  
CHERYL A. REMMENA, MARRIED  
HTTA CHERYL A. MOE

The Borrower’s address is 3102 E DIVISION ST  
MOUNT VERNON, WA 98274

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:

3102 E DIVISION ST MOUNT VERNON, WA 98274

(“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  
LT 4, EASTGATE, MOUNT VERNON, SKAGIT COUNTY, WASHINGTON

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: P83061

“Security Instrument” means this document, which is dated 11/19/12, 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 promissory note signed by Borrower and dated 11/19/12. The Debt Instrument states that Borrower owes Lender U.S. \$ 13,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 03/03/2016.

**"Property"** means the property that is described below under the heading "Transfer of Rights in the Property."  
**"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 renewals, extensions and modifications of the Debt 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 seised 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 24 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:

William P. Remmenga  
WILLIAM P. REMMENGA

BORROWER:

Cheryl A. Remmenga  
CHERYL A. REMMENGA

BORROWER:

HTTA CHERYL A. MOE

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_



IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and delivered in the presence of:

Cheryl A. Moe X

X X

X X

STATE OF WASHINGTON

SS.

COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Cheryl A Moe is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

DATED: November 30, 2012.

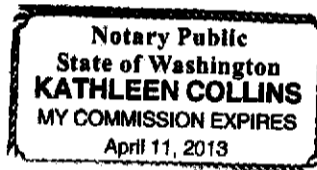
Kathleen Collins

Name Kathleen Collins

NOTARY PUBLIC in and for the State of Washington

Residing at Mount Vernon / Skagit

My appointment expires: April 11, 2013



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BORROWER:

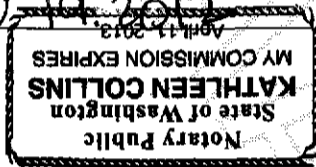
BORROWER:

BORROWER:

STATE OF WASHINGTON  
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that William P Remmenga  
and Cheryl A. Remmenga  
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: NOV 19 2012



Kathleen  
Notary Public  
Title Notary, Kathleen Collins  
My Appointment expires: April 11, 2013

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: \_\_\_\_\_

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



**Schedule A**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. LOT 4, EASTGATE ADDITION PLAT NO. 3, AS PER PLAT RECORDED IN VOLUME 13 OF PLATS, PAGES 94, 95 AND 96, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL; LT 4, EASTGATE, MOUNT VERNON, SKAGIT COUNTY, WASHINGTON THIS BEING THE SAME PROPERTY CONVEYED TO WILLIAM P. REMMENGA AND CHERYL A. REMMENGA, WHO ACQUIRED THE TITLE AS CHERYL A. MOE, HUSBAND AND WIFE, DATED 11.04.1998 AND RECORDED IN INSTRUMENT NUMBER 9811160106, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P83061

**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.



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10204 12/7/2012 78228306/1



Reference Number: 122921559060C

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