

**Return Address:**  
**OLD REPUBLIC TITLE**  
**530 South Main Street**  
**Suite 1031**  
**Akron, OH 44311**



Skagit County Auditor  
9/13/2013 Page

1 of

\$77.00

5 11:18AM

**Order # 01-13109593-02R**

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 OOF TRUST

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

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

**Grantor(s)** (Last name, first name, initials)

RONALD K. HARRIS, MARRIED  
LINDA K. HARRIS, MARRIED

**Grantee(s)** (Last name first, then first name and initials)

Grantee: KEYBANK NATIONAL ASSOCIATION  
Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

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

LOT 1, BLK 1, HAGADORN'S AND STEWART'S, 1<sup>ST</sup> ADDN, VOL 1, PG 37

**Assessor's Property Tax Parcel/Account Number** ☐ Assessor Tax # not yet assigned

P109212

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.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document.

\_\_\_\_\_  
Signature of Requesting Party

~~After Recording Return To:~~

KeyBank National Association  
Old Republic Title  
P.O. Box 6899  
Cleveland, OH 44101

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

13109593-02R

[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

RONALD K. HARRIS, MARRIED  
LINDA K. HARRIS, MARRIED

The Borrower's address is 1402 34TH ST  
ANACORTES, WA 98221

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:

1402 34TH ST ANACORTES, WA 98221

("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

LOT 1, BLK 1, HAGADORN'S AND STEWART'S, 1ST ADDN, VOL 1, PG 37

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: P109212

"Security Instrument" means this document, which is dated 08/26/13, 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



201309130063

pages)

**"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. \$ 243,000.00 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 08/30/2048.

**"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 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 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:

Ronald K. Harris  
RONALD K. HARRIS

BORROWER:

Linda K. Harris  
LINDA K. HARRIS

BORROWER:

\_\_\_\_\_

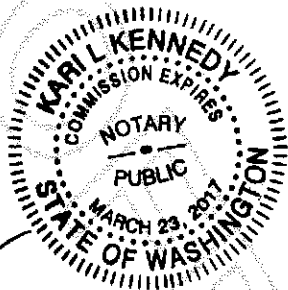
BORROWER:

\_\_\_\_\_

BORROWER:

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BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

STATE OF WASHINGTON

CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that Ronald K. Harris and  
Linda K. Harris  
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: 08/26/2013

Karl Kennedy  
Notary Public

Title

My Appointment expires: March 23, 2017

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: \_\_\_\_\_

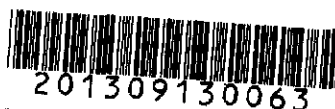
Notary Public

Title

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

(Seal or Stamp)

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



**Schedule A**

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON: LOT 1, BLOCK 1, HAGADORN'S AND STEWART'S FIRST ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 1 OF PLATS, PAGE 37, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH ALL THAT PORTION OF VACATED 'L' AVENUE AS WOULD ATTACH BY OPERATION OF LAW; SITUATED IN SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 1, BLK 1, HAGADORN'S AND STEWART'S, 1ST ADDN, VOL 1, PG 37.

**Schedule B**

Reference Number: 132201020340C

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



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Skagit County Auditor  
9/13/2013 Page

5 of

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