



201311220080

Skagit County Auditor \$76.00
11/22/2013 Page 1 of 4 12:26PM

After Recording Return To:

KeyBank National Association
Accurate Title Group
6000 Freedom Square, Suite 300
Independence, OH 44131

AFTER RECORDING RETURN TO:
DOCUMENT PROCESSING SOLUTIONS, INC. *In care of Fidelity*
590 W. LAMBERT RD. *National Title Solutions*
BREA, CA 92821

ATG-1267575 [Space Above This Line For Recording Data]

SHORT FORM 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 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
DIETER DREWS, MARRIED
LAUREL DREWS, MARRIED

The Borrower’s address is 15796 SNEE OOSH RD
LA CONNER, WA 98257

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:

15796 SNEE OOSH RD LA CONNER, WA 98257

(“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
PTN GOV. LOT 4, 21-34-2 E W.M.

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: P20616 / 340222-0-006-0006

“Security Instrument” means this document, which is dated 11/08/13, 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

"Debt Instrument" means the promissory note signed by Borrower and dated 11/08/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 461,771.29 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 11/15/2033.

"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 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.

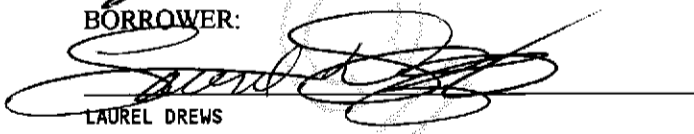
INCORPORATION OF MASTER FORM PROVISIONS

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 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:

DIETER DREWS

BORROWER:

LAUREL DREWS

BORROWER:

BORROWER:

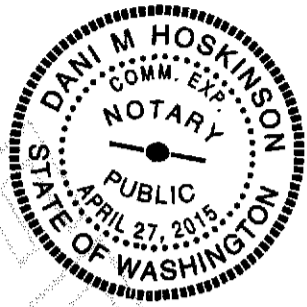
BORROWER:



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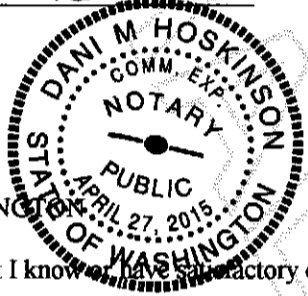


STATE OF WASHINGTON
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that

Dieter Drews, Dieter Drews Laurel
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: 11-08-13



Notary Public

Title

My Appointment expires:

Branch Manager
April 27th 2015

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 LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, AND IS DESCRIBED AS FOLLOWS: THAT PORTION OF GOVERNMENT LOT 4, SECTION 21, AND OF GOVERNMENT LOT 1, SECTION 22, TOWNSHIP 34 NORTH, RANGE 2 EAST, W.M., DESCRIBED AS FOLLOWS BEGINNING AT THE SOUTHWEST CORNER OF THE SOUTHEAST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 22, TOWNSHIP 34 NORTH, RANGE 2 EAST, W.M.; THENCE NORTH 41 DEGREES 56' WEST ALONG A DIAGONAL WHICH RUNS FROM THE SOUTHEAST CORNER OF GOVERNMENT LOT 1 TO THE NORTH EAST CORNER OF GOVERNMENT LOT 1 OF SAID SECTION 22, AND WHICH COURSE IS ALSO THE CENTER LINE OF THE COUNTY ROAD A DISTANCE OF 1,234.07 FEET; THENCE SOUTH 75 DEGREES 16'30'' WEST A DISTANCE OF 33.73 FEET TO THE TRUE POINT OF BEGINNING; THENCE NORTH 41 DEGREES 56' WEST ALONG THE WESTERLY LINE OF THE COUNTY ROAD A DISTANCE OF 112.44 FEET; THENCE SOUTH 75 DEGREES 16'30'' WEST TO THE LINE OF HIGH MEAN TIDE; THENCE SOUTHEASTERLY ALONG THE BEACH A DISTANCE OF 100 FEET; THENCE NORTH 75 DEGREES 16'30'' EAST TO THE TRUE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL ID: P20616 / 340222-0-006-0006 ABBREVIATED LEGAL: PTN GOV. LOT 4, 21-34-2 E W.M.

Schedule B

Reference Number: 132541341050C

KeyBank WA Short Form Closed-End Security Instrument (11/2/2011)
HC# 4837-6239-3349v5

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