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



Skagit County Auditor

\$77.00

5/7/2014 Page

1 of

511:14AM

Order # 01-14024389-01R			
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			
DEED OF TRUST			
Reference Number(s) of Documents assigned or released:			
Additional reference #'s on page of document			
Grantor(s) (Last name, first name, initials)			
GLEN A PATE, MARRIED LOIS J PATE, 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 52, EAGLEMONT PHASE 1A, ACCORDIN TO THE PLAT RECORDED IN VOL 15, PG 130-146			
Assessor's Property Tax Parcel/Account Number   Assessor Tax # pot yet assigned			
P104319/4621-000-052-0001			
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.			
am requesting an emergency nonstandard recording for an additional fee as provider			
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 Reguesting Party			



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 4431

14024389

[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-En	nd Deed of Trust recorded in the Office	e of the Recorder
on <u>10/17/2013</u>		at Page(s)	or
Recording No. 20131017	0057 , for land situate in the	he County of SKAGIT	
<del>-</del>	· <del>-</del>		

"Borrower" is

GLEN A. PATE, MARRIED LOIS J. PATE, MARRIED

The Borrower's address is 1222 ALPINE VIEW DR
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:

1222 ALPINE VIEW DRIVE 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

LOT 52, EAGLEMONT PHASE 1A, ACCORDING TO THE PLAT RECORDED IN VOL 15, PG 130-146

and as may be more fully described in Schedule A (see, Page 4). The Assessor's Tax Parcel of Account Number for this property is: P104319/4621-000-052-0001

"Security Instrument" means this document, which is dated 04/22/14, together with all Riders to this document.

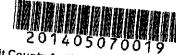
"Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument.

"Trustee" is

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

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

(page 1 of 4 pages)



2 of

Skagit County Auditor 5/7/2014 Page

\$77.00 5 11:14AM

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 plus interest. Borrower has promised to pay this debt in Periodic US \$ 250,000.00 Payments and to pay the debt in full not later than the Maturity Date, which is 04/26/2044 "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

KeyBank WA Short Form HELOC Security Instrument (03/23/2011)

HC# 4845-3460-4037v4

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:	
XIII PA	
_ GMU	_
GLEN A. PATE	
BORROWER:	
Tus (). lates	
LOIS J. PATE	
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	BORROWER:			
	BORROWER:			
STATE OF WASHINGTON CIPY/COUNTY OF SLAGA I certify that I know or have satisfactory ev	idence that EVEN A Pate			
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: 4/22/2014	Notary Public  Title  My Appointment expires: 4-11-2017			
STATE OF WASHINGTON  CITY/COUNTY OF SLOO  I certify that I know or have satisfactory even	idence that LOIS J. Pate			
	erson acknowledged that he/she signed this instrument and for the uses and purposes mentioned in the instrument.			
Dated: 4 22/14 NOIDNAMES LIDE OF THE STREET	Notary Public Notary Public Title My Appointment expires: 4 · 11 · 2017			
STATE OF WASHINGTON CITY/COUNTY OF  I certify that I know of have satisfactory evi	idence that			
is the person who appeared before me, and said person that the said person that the said person who appeared before me, and said person that the said person who appeared before me, and appeared before me, a	erson acknowledged that he/she signed this instrument, on s instrument and acknowledged it as the			
the uses and purposes mentioned in the instrument.	to be the free and voluntary act of such party for			
Dated:	Notary Public			
(Seal or Stamp)	Title My Appointment expires:			

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

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



### Schedule A

SITUATED IN THE COUNTY OF SKAGIT, AND STATE OF WASHINGTON: LOT 52, EAGLEMONT PHASE 1A, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 15 OF PLATS, PAGE 130 THROUGH 146, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: LOT 52, EAGLEMONT PHASE 1A, ACCORDING TO THE PLAT RECORDED IN VOL 15, PG 130-146.

Schedule B

Reference Number: 140831703210C

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



Skagit County Auditor 5/7/2014 Page \$77.00 5 of 511:14AM

(page 4 of 4 pages)