



201408140014

Skagit County Auditor

\$77.00

8/14/2014 Page

1 of

5 9:33AM

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

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)
SHORT FORM DEED OF TRUST

Reference Number(s) of related Documents:

Additional reference #'s on page _____ of document

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

PRICE, CYNTHIA, M
CORNING, STACY, J

Additional names on page _____ of document.

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

KEYBANK NATIONAL ASSOCIATION

Additional names on page _____ of document.

Trustee FIRST AMERICAN TITLE INSURANCE COMPANY

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

TRACT 3, SKAGIT CO. SP NO 45 80, VOL. 4, PGS. 131 AND 132, SKAGIT CO., WA

Additional legal is on page 5 of document

Assessor's Property Tax Parcel/Account Number
assigned P50383

Assessor Tax # not yet

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.

USR / 79497333

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

After Recording Return To:

KeyBank National Association
Accurate Title Group
P.O. Box 6899
Cleveland, OH 44101

79497333

[Space Above This Line For Recording Data]

1493108-02

SHORT FORM DEED OF TRUST

Lender (Name and NMLSR Number)

Loan Originator (Name and NMLSR Number)

KeyBank National Association

Sandy Carney

399797

451510

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 10/17/2013, in Book/Volume _____ at Page(s) _____ or Recording No. 201310170056, for land situate in the County of SKAGIT

"Borrower" is

CYNTHIA M. PRICE, UNMARRIED
STACY J. CORNING, UNMARRIED

The Borrower's address is 4720 FRIDAY CREEK RD
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:

4720 FRIDAY CREEK RD 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
TRACT 3 SKAGIT CO. SP NO. 45 80, VOL. 4, PGS. 131 AND 132,
SKAGIT CO., WA.

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: P50383

KeyBank WA Short Form Closed-End Security Instrument (3/11/14)
HC# 4837-6239-3349v7

2
(page 1 of 4 pages)



201408140014

Skagit County Auditor

\$77.00

8/14/2014 Page

2 of

5 9:33AM

"Security Instrument" means this document, which is dated 07/31/14, 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

"Debt Instrument" means the promissory note signed by Borrower and dated 07/31/14. The Debt Instrument states that Borrower owes Lender U.S. \$ 170,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 08/17/2034.

"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:

Cynthia M. Price

CYNTHIA M. PRICE

BORROWER:

Stacy J. Dornig

STACY J. DORNIG

BORROWER:

BORROWER:



UNOFFICIAL DOCUMENT

BORROWER:

BORROWER:

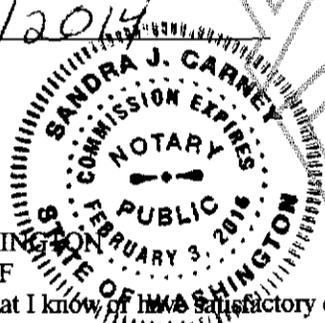
BORROWER:

BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that Cynthia^{M.} Price and Stacy^{S.} Corning 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: 7/31/2014
Sandra J. Carney
Notary Public
Title Notary
My Appointment expires: 2/3/2016



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

KeyBank WA Short Form Closed-End Security Instrument (3/11/14)
HC# 4837-6239-3349v7

4
(page 3 of 4 pages)



Schedule A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON TRACT 3 OF SKAGIT COUNTY SHORT PLAT NO. 45 80, APPROVED JULY 3, 1980, AND RECORDED JULY 7, 1980, UNDER AUDITORS FILE NO. 8007070006, IN VOLUME 4 OF SHORT PLATS, PAGES 131 AND 132, RECORDS OF SKAGIT COUNTY, WASHINGTON, BEING LOCATED IN SECTIONS 30 AND 31, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL TRACT 3 SKAGIT CO. SP NO. 45 80, VOL. 4, PGS. 131 AND 132, SKAGIT CO., WA. THIS BEING THE SAME PROPERTY CONVEYED TO STACY J. CORNING, AN UNMARRIED INDIVIDUAL AND CYNTHIA M. PRICE, AN UNMARRIED INDIVIDUAL, DATED 05.06.1998 AND RECORDED ON 05.11.1998 AS INSTRUMENT NO. 9805110085, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P50383

Schedule B



U04850528

10203 8/11/2014 79497333/1

Reference Number: 141621852150C

KeyBank WA Short Form Closed-End Security Instrument (3/11/14)
HC# 4837-6239-3349v7

(page 5 of 4 pages)



201408140014