



Skagit County Auditor
1/21/2015 Page 1 of 5 3:00PM \$77.00

After Recording Return To:

KeyBank
4910 Tiedeman Road
Suite B
Brooklyn OH 44144

LAND TITLE [Space Above This Line For Recording Data]
#148943-OS

SHORT FORM DEED OF TRUST

<u>Lender (Name and NMLSR Number)</u>	<u>Loan Originator (Name and NMLSR Number)</u>
KeyBank National Association	Dani Michelle Hoskinson
399797	894762

DEFINITIONS

Land Title and Escrow

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
PATRICK J. MCGARRY, MARRIED
CAROL R. MCGARRY, MARRIED

The Borrower's address is 188 SUQUAMISH WAY
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:

188 SUQUAMISH WAY 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
L188, SHELTER BAY DIV. 2, SKAGIT COUNTY, 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: P129652

"Security Instrument" means this document, which is dated 03/24/14, 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 03/24/14. The Debt Instrument states that Borrower owes Lender U.S. \$ 100,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 04/05/2029.

"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:

Patrick J. McGarry
PATRICK J. MCGARRY

BORROWER:

Carol R. McGarry
CAROL R. MCGARRY

BORROWER:

BORROWER:



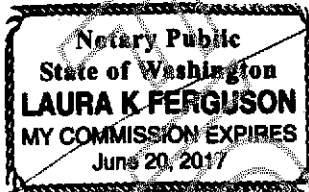
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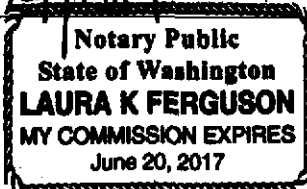
BORROWER:



STATE OF WASHINGTON
CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that Pat & Carol McGarry
PATRICK J. MCGARRY and CAROL R. MCGARRY
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: 3/24/2014



Pat McGarry
Notary Public
Title Personal Banker
My Appointment expires: 6/20/2017

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, 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 CITY OF LA CONNER, SKAGIT COUNTY, WASHINGTON; LOT 188, REVISED MAP OF SHELTER BAY DIV. 2, TRIBAL AND ALLOTTED LANDS OF SWINOMISH INDIAN RESERVATION AS RECORDED MARCH 17, 1970 IN VOLUME 43 OF OFFICIAL RECORDS, PAGES 833 THROUGH 838, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THE FOLLOWING DESCRIBED PARCEL; BEGINNING AT THE SOUTHWEST CORNER OF LOT 188; THENCE SOUTH 9 DEG. 00 MIN. 00 SEC. EAST TO THE LINE OF MEAN HIGH TIDE; THENCE EASTERLY ALONG THE LINE OF MEANHIGH TIDE TO AN INTERSECTION WITH A LINE PROJECTED SOUTH 9 DEG. 00 MIN. 00 SEC. EAST FROM THE SOUTHEAST CORNER OF LOT 188; THENCE NORTH 9 DEG. 00 MIN. 00 SEC. WEST TO THE SOUTHEAST CORNER OF LOT 188; THENCE SOUTH 81 DEG. 00 MIN. 00 SEC. WEST A DISTANCE OF 80.00 FEET TO THE POINT OF BEGINNING. ABBREVIATED LEGAL L188, SHELTER BAY DIV. 2, SKAGIT COUNTY, WA. THIS BEING THE SAME PROPERTY CONVEYED TO PATRICK J. MCGARRY AND CAROL R. MCGARRY, HUSBAND AND WIFE, DATED 03.04.2011 AND RECORDED ON 03.14.2011 AS INSTRUMENT NO. 201103140080, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P129652

Schedule B

Reference Number: 140621755250C

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

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ALTA COMMITMENT

Order No.: 148943-OS

A leasehold interest in the following described tract:

Lot 188, "REVISED MAP OF SURVEY OF SHELTER BAY DIV. 2, Tribal and Allotted Lands of Swinomish Indian Reservation", as recorded in Volume 43 of Official Records, page 833, records of Skagit County, Washington.

TOGETHER WITH the following described parcel:

Beginning at the Southwest corner of Lot 188;
thence South 9°00'00" East to the line of mean high tide;
thence Easterly along the line of mean high tide to an intersection with a line projected South 9°00'00" East from the Southeast corner of Lot 188;
thence North 9°00'00" West to the Southeast corner of Lot 188;
thence South 81°00'00" West a distance of 80.00 feet to the point of beginning.

Situate in the County of Skagit, State of Washington.



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