

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



201505280034

Skagit County Auditor

\$78.00

5/28/2015 Page

1 of

6 11:47AM

Loan# 150981959150C
Order# 01-15029218-02R

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

SHORT FORM 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)

Grantor: NANCY L. ERICKSON; RICHARD D. BROWN, JR.

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)

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON

PT OF GOVERNMENT LT 5 S31, LT(S) 2&3 S32, T35N, R2E.

Assessor's Property Tax Parcel/Account Number ☐ Assessor Tax # not yet assigned
P33277

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

[Space Above This Line For Recording Data]

15029218

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 10/17/2013, in Book/Volume _____ at Page(s) _____ or Recording No. 201310170057, for land situate in the County of SKAGIT.

"Borrower" is

NANCY L. ERICKSON, UNMARRIED
RICHARD D. BROWN, JR., UNMARRIED

The Borrower's address is 6990 STATE ROUTE 20 SPUR
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:

6990 STATE ROUTE 20 SPUR 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

PT OF GOVERNMENT LT 5 S31, LT(S) 2&3 S32, T35N, R2E.

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: P33277

"Security Instrument" means this document, which is dated 05/12/15, 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 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. \$ 40,000.00 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 05/16/2045.

"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 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 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:

Nancy L. Erickson
NANCY L. ERICKSON

BORROWER:

Richard D. Brown, Jr.
RICHARD D. BROWN, JR.

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

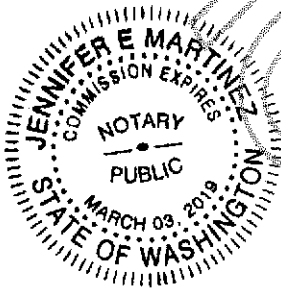
BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that Nancy L. Erickson

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: 5/12/2015



[Signature]
Notary Public

Title

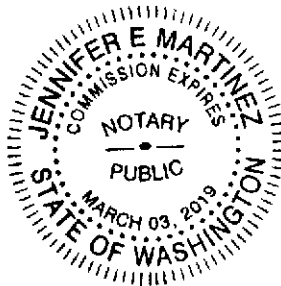
My Appointment expires: March 3, 2019

STATE OF WASHINGTON
CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that Richard D. Brown Jr.

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: 5/12/2015



[Signature]
Notary Public

Title

My Appointment expires: March 3, 2019

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: _____

(Seal or Stamp)

Notary Public

Title

My Appointment expires: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

See Addendum A

Schedule B

BORROWER AND LENDER REQUEST THE HOLDER OF ANY MORTGAGE, DEED OF TRUST OR OTHER ENCUMBRANCE WITH A LIEN WHICH HAS PRIORITY OVER THIS MORTGAGE TO GIVE NOTICE TO LENDER, AT LENDER'S ADDRESS SET FORTH ON PAGE ONE OF THIS MORTGAGE, OF ANY DEFAULT UNDER THE SUPERIOR ENCUMBRANCE AND OF ANY SALE OR OTHER FORECLOSURE ACTION.

Reference Number: 150981959150C

Addendum A

Property Address:

6990 STATE ROUTE 20 SPUR
ANACORTES, WA 98221

Borrower(s):

NANCY L. ERICKSON
RICHARD D. BROWN, JR.

Customer Number:

1509819591500

Legal Description of Property

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: A PORTION OF GOVERNMENT LOT 5 IN SECTION 31, AND PORTIONS OF LOTS 2 AND 3 IN SECTION 32, ALL IN TOWNSHIP 35 NORTH, RANGE 2 EAST OF THE WILLAMETTE MERIDIAN, BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE QUARTER CORNER COMMON TO SECTIONS 31 AND 32, SAID POINT BEING THE SOUTHEAST CORNER OF GOVERNMENT LOT 5 IN SECTION 31, THENCE SOUTH 0 DEGREES 12 MINUTES EAST ALONG THE EAST LINE OF SECTION 31 A DISTANCE OF 164.10 FEET TO THE NORTH LINE OF THAT CERTAIN TRACT OF LAND CONVEYED TO OLIVER WYNKOOP BY DEED RECORDED IN VOLUME 97 OF DEEDS, PAGE 176, RECORDS OF SKAGIT COUNTY, WASHINGTON, THENCE NORTH 89 DEGREES 43 MINUTES EAST ALONG THE NORTH LINE OF SAID TRACT, 299.12 FEET TO THE WESTERLY LINE OF THE STATE HIGHWAY, THENCE NORTH 39 DEGREES 10 MINUTES WEST (STATE BEARING IS NORTH 38 DEGREES 29 MINUTES 30 SECONDS WEST) ALONG THE WEST LINE OF SAID STATE HIGHWAY 189.05 FEET TO A CONCRETE MONUMENT MARKING THE WESTERLY BOUNDARY OF THE STATE HIGHWAY AT ENGINEERS STATION 'T S 207 23 7'', THENCE ALONG A SPIRAL CURVE TO THE RIGHT, FOLLOWING SAID STATE HIGHWAY RIGHT-OF-WAY LINE 122.0 FEET, THENCE SOUTH 82 DEGREES 47 MINUTES 34 SECONDS WEST 156.33 FEET, THENCE SOUTH 39 DEGREES 36 MINUTES 45 SECONDS EAST 77.18 FEET TO THE POINT OF BEGINNING. ABBREVIATED LEGAL: PT OF GOVERNMENT LT 5 S31, LT(S) 2&3 S32, T35N, R2E. TAX ID NO: P33277 BEING THE SAME PROPERTY CONVEYED BY BARGAIN AND SALE DEED GRANTOR: LEE A. GRABER, SUCCESSOR TRUSTEE OF THE ELROY A. GRABER AND CHARLOTTE M. GRABER REVOCABLE LIVING TRUST, DATED SEPTEMBER 18, 1990, WHICH TRUST IS ALSO IDENTIFIED AS THE ELROY A. AND CHARLOTTE M. GRABER TRUST SINCE THE DEATHS OF THE TRUSTORS, ELROY A. GRABER AND CHARLOTTE M. GRABER GRANTEE: RICHARD D. BROWN, JR., A SINGLE INDIVIDUAL AND NANCY L. ERICKSON, A SINGLE INDIVIDUAL DATED 05/22/2014 RECORDED: 05/29/2014 BOOK-PAGE /DOC#: 201405290097 ADDRESS: 6990 STATE ROUTE 20 SPUR ANACORTES, WA 98221