



201509170033

Skagit County Auditor \$78.00
9/17/2015 Page 1 of 6 10:46AM

Return To:

Southwest Financial Services, LTD.
PO Box 300
Cincinnati, OH 45273-8043

FD



DF658658

[Space Above This Line For Recording Data]

24042018

SHORT FORM DEED OF TRUST

<u>Lender (Name and NMLSR Number)</u>	<u>Loan Originator (Name and NMLSR Number)</u>
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
MARVIN ORESTAD, MARRIED
ALICE ORESTAD, MARRIED

The Borrower’s address is 22363 PRAIRIE RD
SEDRO WOOLLEY, WA 98284

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:

22363 PRAIRIE RD SEDRO WOOLLEY, WA 98284

(“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 NE 1/4 NW 1/4 SE 1/4 NW 1/4 SEC 26 T36N R4E W.M. SKAGIT
WASHINGTON; DOC NO. 881185; PARCEL NO. P-50084

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: P-50084

“Security Instrument” means this document, which is dated 08/05/15, 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 promissory note signed by Borrower and dated 08/05/15. The Debt Instrument states that Borrower owes Lender U.S. \$ 60,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 09/15/2030.

"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:

Marvin R. Orestad
MARVIN ORESTAD

BORROWER:

Alice Orestad
ALICE ORESTAD

BORROWER:

At

BORROWER:

BORROWER:

BORROWER:

Signature Addendum

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and delivered in the presence of:

BORROWER:

BORROWER:

X *Marvin Orestad*
MARVIN ORESTAD

X *Alice Orestad*
ALICE ORESTAD

STATE OF WA

COUNTY OF Skagit

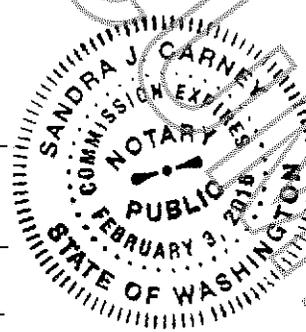
On the 01 day of Sept in the year 2015, before me, the undersigned, personally appeared Marvin Orestad
Alice Orestad

personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Sandra J Carney
Notary Public

My Commission Expires: 2/3/2016

Residing in: Burlington



UNOFFICIAL DOCUMENT

BORROWER:

BORROWER:

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 and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title

My Appointment expires: _____

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

See Addendum A

Schedule B

Reference Number: 151671300050C

Addendum A

Property Address:

22363 PRAIRIE RD
SEDRO WOOLLEY, WA 98284

Borrower(s):

MARVIN ORESTAD
ALICE ORESTAD

Customer Number:

151671300050C

Legal Description of Property

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THAT PORTION OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 36 NORTH, RANGE 4 EAST, W.M., DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID NORTHEAST 1/4 OF THE NORTHWEST 1/4; THENCE SOUTH 89 DEG. 43' 54'' EAST ALONG THE NORTH LINE OF SAID SECTION 26 A DISTANCE OF 290.00 FEET; THENCE SOUTH 49 DEG. 37' 21'' EAST 751.60 FEET; THENCE SOUTH 0 DEG. 21' 00'' EAST, PARALLEL TO THE EAST LINE OF SAID NORTHEAST 1/4 OF THE NORTHWEST 1/4, A DISTANCE OF 840.00 FEET TO THE NORTH MARGIN OF THE COUNTY ROAD (WARNER ROAD); THENCE SOUTH 89 DEG. 53' 45'' WEST, ALONG SAID NORTH MARGIN A DISTANCE OF 200.00 FEET; THENCE NORTH 0 DEG. 21' 00'' WEST, PARALLEL TO SAID EAST LINE OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4, A DISTANCE OF 364.00 FEET; THENCE SOUTH 89 DEG. 53' 45'' WEST, PARALLEL TO SAID NORTH MARGIN OF THE COUNTY ROAD, A DISTANCE OF 599.88 FEET TO AN INTERSECTION WITH A LINE WHICH IS 60.00 FEET EAST OF AND PARALLEL TO THE WEST LINE OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4, AS MEASURED AT RIGHT ANGLES; THENCE SOUTH 0 DEG. 19' 53'' EAST, PARALLEL TO SAID WEST LINE OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4 AND THE WEST LINE OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4, A DISTANCE OF 364.00 FEET TO SAID NORTH MARGIN OF THE COUNTY ROAD; THENCE SOUTH 89 DEG. 53' 45'' WEST, ALONG SAID NORTH MARGIN, A DISTANCE OF 60.00 FEET TO SAID WEST LINE OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4; THENCE NORTH 0 DEG. 19' 53'' WEST, ALONG SAID WEST LINE OF SAID SOUTHEAST 1/4 OF THE NORTHWEST 1/4 AND ALONG SAID WEST LINE OF THE NORTHEAST 1/4 OF THE NORTHWEST 1/4, A DISTANCE OF 1329.83 FEET TO THE POINT OF BEGINNING. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 881185, OF THE SKAGIT COUNTY, WASHINGTON RECORDS. ABBREVIATED LEGAL: PTN NE 1/4 NW 1/4 SE 1/4 NW 1/4 SEC 26 T36N R4E W.M. SKAGIT COUNTY WASHINGTON; DOC NO. 881185; PARCEL NO. P-50084