



After Recording Return To:

KeyBank National Association
P.O. Box 6899
Cleveland, OH 44101
(360) 293-5611

CHICAGO TITLE
500041746

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

Lender (Name and NMLSR Number)

Loan Originator (Name and NMLSR Number)

KeyBank National Association

Krista Marie Jones

399797

946261

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

TIMOTHY O'HAGAN, MARRIED
STACY O'HAGAN, MARRIED

The Borrower's address is 1102 LONGVIEW AVE
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:

15199 N DEWEY BEACH DR 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

LOT(S) 28 & PTN 29 DEWEY BEACH #4 TAX/MAP ID(S) TAX ACCOUNT:
P65090 / 3904-000-028-0009 AND P65091 / 3904-000-029-0008

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: P65090 & P65091

"Security Instrument" means this document, which is dated 06/30/16, 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 06/30/16. The Debt Instrument states that Borrower owes Lender U.S. \$ 30,500.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 07/14/2031.

"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:



TIMOTHY O'HAGAN

BORROWER:



STACY O'HAGAN

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF Snohomish

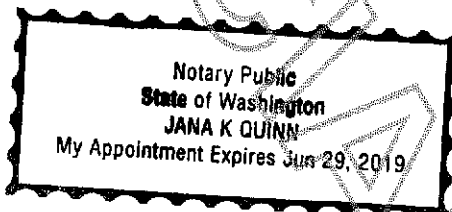
I certify that I know or have satisfactory evidence that Timothy O'Hagan
Stacy O'Hagan
are
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and
acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: June 30, 2019

Jana K Quinn
Notary Public

Title

My Appointment expires: 06/29/2019



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: _____

Notary Public

Title

My Appointment expires: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

SEE ATTACHED EXHIBIT 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: 161431747540C

EXHIBIT A

Order No.: 500041746

For APN/Parcel ID(s): P65090 / 3904-000-028-0009 and P65091 / 3904-000-029-0008

Lots 28 and 29, DEWEY BEACH ADDITION NO. 4, according to the plat thereof, recorded in Volume 7 of Plats, page 50, records of Skagit County, Washington;

EXCEPT the northerly 5 feet of the easterly 80 feet of Lot 29;

TOGETHER WITH that portion of Lexington Avenue which abutts said Lots 28 and 29, more particularly described as :

That portion of unimproved Lexington Avenue, as per the Map of Fidalgo City, recorded in Volume 2 of Plats, pages 113 through 116, records of Skagit County, Washington, lying contiguous to the easterly line of Lots 28 and 29, DEWEY BEACH ADDITION NO. 4, according to the plat thereof, recorded in Volume 7 of Plats, page 50, westerly the centerline of said Lexington Avenue and Southerly of the Northeasterly projection of the north line and northerly of the northeasterly projection of the south line of said Lots 28 and 29.

Situated in Skagit County, Washington.