



Skagit County Auditor
1/17/2017 Page 1 of 5 10:15AM \$78.00

Return To:
Southwest Financial Services, LTD.
1671 Park Rd. #2
Ft. Wright, KY 41011-9901
DF688781

[Space Above This Line For Recording Data] 24945832

SHORT FORM DEED OF TRUST

<u>Lender (Name and NMLSR Number)</u>	<u>Loan Originator (Name and NMLSR Number)</u>
KeyBank National Association	Arash Mondegari
399797	868773

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
ANDREA R. GERTH, MARRIED
RANDALL J. GERTH, MARRIED

The Borrower’s address is 9707 117TH PL NE
KIRKLAND, WA 98033

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:

63304 WEST ROSS PLACE MARBLEMOUNT, WA 98267
 (“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
L 119 TRACT: CASCADE RIVER PARK NO. 3, VOL 9, PG 22-24, DEED
200703020012, PAR: P63992

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: P63992

“Security Instrument” means this document, which is dated 12/09/16, 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 12/09/16. The Debt Instrument states that Borrower owes Lender U.S. \$ 59,400.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 12/23/2031.

"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 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:

Andrea Gerth

ANDREA R. GERTH

BORROWER:

Randy Gerth

RANDALL J. GERTH

BORROWER:

BORROWER:

BORROWER:

BORROWER:

Signature Addendum

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and delivered in the presence of:

BORROWER:

x Andrea R. Gerth
ANDREA R. GERTH

x Randall J. Gerth
RANDALL J. GERTH

STATE OF WA

COUNTY OF King

On the 28th day of DEC in the year 2016 before me, the undersigned, personally appeared _____

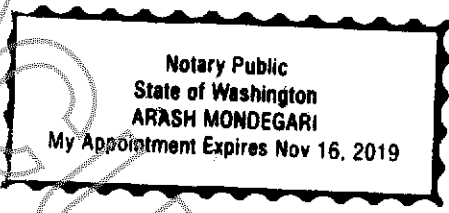
ANDREA R. GERTH RANDALL J. GERTH personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their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

Notary Public Signature:

Title: LRM

My Commission Expires: Nov 16 2019

(SEAL): →



ACAPS: 162921321200C

UNRECORDED INSTRUMENT

BORROWER:

BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF King

I certify that I know or have satisfactory evidence that ANDREA GERTH

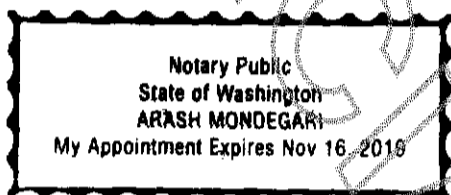
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 12/9/2016

[Signature]
Notary Public

Title

My Appointment expires: Nov 16 2019



STATE OF WASHINGTON
CITY/COUNTY OF King

I certify that I know or have satisfactory evidence that RANDALL GERTH

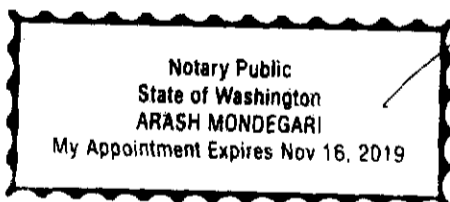
is the person who appeared before me, and said person acknowledged that he/she signed this instrument, on oath stated that he/she was authorized to execute this instrument and acknowledged it as the _____ of _____ to be the free and voluntary act of such party for the uses and purposes mentioned in the instrument.

Dated: 12/9/2016

[Signature]
Notary Public

Title

My Appointment expires: Nov 16 2019



THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young

Schedule A

SITUATED IN THE COUNTY OF SKAGIT STATE OF WASHINGTON, TO-WIT: LOT 119, CASCADE RIVER PARK NO. 3, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 9 OF PLATS, PAGES 22 THROUGH 24, RECORDS OF SKAGIT COUNTY, WASHINGTON. 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. 200703020012, OF THE SKAGIT COUNTY, WASHINGTON RECORDS. ABBREVIATED LEGAL: L 119 TRACT: CASCADE RIVER PARK NO. 3, VOL 9, PG 22-24, DEED 200703020012, PAR: P63992

Schedule B

Reference Number: 162921321200C