



**201809100084**

09/10/2018 09:51 AM Pages: 1 of 5 Fees: \$104.00  
Skagit County Auditor

After Recording Return To:

KeyBank National Association  
SOLIDIFY - ATTN: Filings  
127 John Clarke Road  
Middletown, RI 02842

Return to:  
Solidify Title & Closing  
ATTN: HELOC Filings  
127 John Clarke Road  
Middletown, RI 02842

[Space Above This Line For Recording Data]

## 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

SHAWNA REXROAT, MARRIED  
ROBIN REXROAT, MARRIED

The Borrower's address is 11043 BAYVIEW EDISON RD  
MOUNT VERNON, WA 98273

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:

11043 BAYVIEW EDISON RD MOUNT VERNON, WA 98273

("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

PAR A: LTS 2, 3&4, BLK 4, SEIGFREID'S 1ST

BAY VIEW TGW VAC ALLEY & VAC ST PAR B PTN GOV LOT 1,

31-35-3 E W.M. DEED: 201801040038

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: 4069-004-004-0008 / 350331-0-020-0005

"Security Instrument" means this document, which is dated 08/24/18, 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. \$ 147,500.00 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 08/29/2048.

**"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 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 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:

  
SHAUNA REXROAT

BORROWER:

  
ROBIN REXROAT

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

STATE OF WASHINGTON

CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Shawna Rexroat

Robin Rexroat

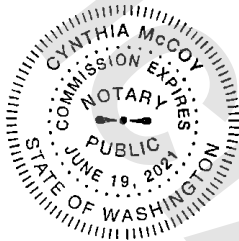
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 8/24/18

Cynthia McCoy  
Notary Public

Title

My Appointment expires: 6/19/21



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: \_\_\_\_\_

(Seal or Stamp)

**THIS INSTRUMENT PREPARED BY:** KeyBank National Association / James Ray

**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.

EXISTING ENCUMBRANCE(S): KEYBANK NA

Reference Number: 182151617410C

**Addendum A****Property Address:**11043 BAYVIEW EDISON RD  
MOUNT VERNON, WA 98273**Borrower(s):**SHAWNA REXROAT  
ROBIN REXROAT**Customer Number:**

182151617410C

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**Legal Description of Property**

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THE LAND REFERRED. TO HEREIN BELOW IS SITUATED IN THE OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON AND IS DESCRIBED AS FOLLOWS: PARCEL 'A': LOTS 2, 3 AND 4, BLOCK 4, PLAT OF 'A. SEIGFRED'S FIRST PLAT OF BAY VIEW, PADILLA BAY,' AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 3, RECORDS OF SKAGIT COUNTY, WASHINGTON. TOGETHER WITH THAT PORTION OF VACATED 'A' STREET LYING ADJACENT TO SAID LOT 2, WHICH UPON VACATION REVERTED TO SAID PREMISES BY OPERATION OF LAW, ALSO TOGETHER WITH THE WEST 1/2 OF VACATED ALLEY ADJOINING SAID LOTS 2, 3 AND 4, WHICH UPON VACATION REVERTED TO SAID PREMISES BY OPERATION OF LAW. ALSO TOGETHER WITH THE SOUTH 1/2 OF THE NORTH 1/2 OF VACATED 'A' STREET ADJOINING LOT 5, AND VACATED WEST 1/2 OF ALLEY ADJOINING SAID LOT 5, BLOCK 1, SAID PLAT OF 'A. SEIGFRED'S FIRST PLAT OF BAYVIEW, PADILLA BAY', AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 3, RECORDS OF SKAGIT COUNTY. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. PARCEL 'B': THAT PORTION OF GOVERNMENT LOT 1 OF SECTION 31, TOWNSHIP 35 NORTH, RANGE 3 EAST W.M., DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF THE INTERSECTION OF 'A' STREET AND FIRST STREET, AS SHOWN ON THE 'PLAT OF BAYVIEW (MCKENNA AND ELLIOTT THE SECOND ADDITION) SKAGIT COUNTY, WASHINGTON', AS PER PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTHERLY ALONG THE WEST LINE OF FIRST STREET A DISTANCE OF 120 FEET, MORE OR LESS, TO A POINT 120 FEET NORTH OF THE NORTH LINE OF 'B' STREET (AS MEASURED ALONG FIRST STREET) AS SHOWN ON SAID PLAT; THENCE AT RIGHT ANGLES TO SAID FIRST STREET WESTERLY TO THE GOVERNMENT MEANDER LINE; THENCE NORTHERLY ALONG THE MEANDER LINE TO THE SOUTH LINE OF 'K STREET THENCE EASTERLY TO THE PLACE OF BEGINNING. SITUATE IN THE COUNTY OF SKAGIT STATE OF WASHINGTON. ABBREVIATED LEGAL: PARCEL A: LOTS 2, 3&4, BLK. 4, SEIGFREID'S 1ST BAY VIEW. TGV VAC. ALLEY AND VAC. STREE; PARCEL B: PTN GOV LOT 1, 31-35-3 E W.M. PAR: 4069-004-004-0008; 350331-0-020-0005; DEED: 201801040038 BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 201801040038, OF THE SKAGIT COUNTY, WASHINGTON RECORDS. 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.