

After Recording Return To:

KeyBank National Association
SOLIDIFI - ATTN: Filings
701 Seneca Street, Suite #661
Buffalo, NY 14210

[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
JAY H. LEWIS, MARRIED
LINDA J. LEWIS, MARRIED

The Borrower's address is 15178 GIBRALTER RD
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:

15178 GIBRALTER RD 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

PTN LOTS 1 THROUGH 8, BLOCK 179, FIDALGO CITY TAX ACCOUNT
NO.: 4101-179-926-0003 P73260

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: P73260

"Security Instrument" means this document, which is dated 07/16/20, 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. \$ 100,000.00 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 07/21/2050.

"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:



JAY H. LEWIS

BORROWER:



LINDA J. LEWIS

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON

COUNTY OF SKAGIT

On the 16TH day of JULY in the year 2020, before me, the undersigned, personally appeared JAY H LEWIS AND LINDA J LEWIS

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.

Randi Harris
Notary Public Signature:

Notary Public Printed Name: Randi Harris

My Commission Expires: 4/29/2024

(SEAL): →
201771726470C



UNOFFICIAL DOCUMENT

BORROWER:

BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Jay Lewis

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: 7/16/2020

Randi Harris
Notary Public

Title personal Banker
My Appointment expires: 4/29/2024



STATE OF WASHINGTON
CITY/COUNTY OF Skagit

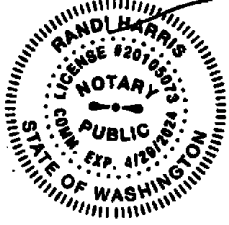
I certify that I know or have satisfactory evidence that Linda Lewis

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: 7/16/2020

Randi Harris
Notary Public

Title personal banker
My Appointment expires: 4/29/2024



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

(Seal or Stamp)

Title
My Appointment expires: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

Addendum A

Property Address:

15178 GIBRALTER RD
ANACORTES, WA 98221

Borrower(s):

JAY H. LEWIS
LINDA J. LEWIS

Customer Number:

201771726470C

Legal Description of Property

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: PARCEL A: THE EAST 75 FEET OF LOTS 1 TO 7, INCLUSIVE, AND THE NORTH 12.50 FEET OF THE EAST 75 FEET OF LOT 8, BLOCK 179, MAP OF FIDALGO CITY, ACCORDING TO THE PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 113, RECORDS OF SKAGIT COUNTY, WASHINGTON; ALSO THE WEST 50 FEET OF THE NORTH 195 FEET OF THAT PORTION OF VACATED POTTER AVENUE AS SHOWN IN SAID PLAT LYING SOUTH OF THE NORTH LINE OF BLOCK 179 IN SAID PLAT EXTENDED EAST. ALSO THE SOUTH 5 FEET OF THAT PORTION OF VACATED THIRD STREET AS SHOWN IN SAID PLAT, LYING ADJACENT TO THE EAST 75 FEET OF LOT 1, BLOCK 179, AND THE WEST 50 FEET OF VACATED POTTER AVENUE, SAID 5 FOOT STRIP BEING 125 FEET IN LENGTH. SITUATED IN SKAGIT COUNTY, WASHINGTON. PARCEL B: A NON-EXCLUSIVE EASEMENT FOR INGRESS AND EGRESS AND THE RIGHT TO INSTALL WATER LINES AND POWER LINES AND OTHER UTILITIES OVER AND ACROSS THE EAST 25 FEET OF THE WEST 50 FEET OF THAT PORTION OF VACATED POTTER AVENUE AS SHOWN ON CITY OF FIDALGO, SKAGIT COUNTY AND TERRITORY OF WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 113, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING ADJACENT TO BLOCK 179 IN SAID PLAT AND SOUTH OF THE EASTERLY PROJECTION OF THE SOUTH LINE OF THE NORTH 12.50 FEET OF LOT 8 IN BLOCK 179 OF SAID PLAT, ALSO OVER AND ACROSS THE SOUTHERLY EXTENSION OF THE ABOVE DESCRIBED 25 FOOT STRIP THROUGH THE VACATED NORTH 25 FEET OF SECOND STREET, AS SHOWN ON SAID PLAT. SITUATED IN 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 ABBREVIATED LEGAL: PTN LOTS 1 THROUGH 8, BLOCK 179, FIDALGO CITY TAX ACCOUNT NO.: 4101-179-926-0003 P73260 BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 200505260138 OF THE SKAGIT COUNTY, WASHINGTON RECORDS.