Skagit County Auditor, WA

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 DEED OF TRUST

| Lender (Name and NMLSR Number) | Loan Originator (Name and NMLSR Number) |
|---|--|
| KeyBank National Association | Carmen J Kelly Baker |
| 399797 | 670071 |
| DEFINITIONS | |
| Words used in multiple sections of this Security Instrum | ent are defined below and in the Master Form. |
| "Master Form" means that certain Master Form Deed of 10/17/2013, in Book/Volume Recording No. 201310170056, for land situate in t | at Page(s)or |
| | <u> </u> |
| "Borrower" is KAREN L. BRISCO, MARRIED HITA KAREN L. CADE BRIAN BRISCO, MARRIED . | |
| The Borrower's address is 100 SOUTH GARDNER 1 BURLINGTON, WA 98: Borrower is the trustor or Grantor under this Security In "Lender" is KeyBank National Association 4910 Tiedeman Road, Suite B, Brooklyn Lender is the beneficiary or Grantee under this Security | 233 strument. . OH 44144 |
| "Property" means the property that is described below which includes the real property located at: | |
| 100 SOUTH GARDNER RD BURLINGTON, WA | 98233 |
| ("Property Address"), which is also located in [include appropriate]: the County of SKAGIT, in the State of PORTION OF S 1/2 OF W 1/2 OF TRACT 36 ACREAGE PROPERTY | Washington |
| and as may be more fully described in Schedule A (Number for this property is: P62508 "Security Instrument" means this document, which is document. "Co-Grantor" means any Borrower who signs this Instrument. "Trustee" is FIRST AMERICAN TITLE INSURANCE COMPANY 2101 FOURTH AVE SUITE 800 SEATTLE, WA 98121 | dated 08/14/20, together with all Riders to this Security Instrument but does not execute the Debt |

| 'Debt Instrument" means the promissory note signed by Borrower and dated 08/14/20 | The |
|---|----------------|
| Debt Instrument states that Borrower owes Lender U.S. \$ 163,365.53 | plus interest. |
| Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full | not later than |
| 09/15/2040 | |

"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: BUI | 100 |
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| BORNONER: | n] |
| HA KAPEN L. CADE | |
| BORNOWER: | |
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| | BORROWER: |
| | |
| STATE OF WASHINGTON CITY/COUNTY OF I certify that I know or have satisfactory HTTP KAREN L CADE AND | evidence that KAREN L. BRISCO, BRIEN BRISCO |
| is the person who appeared before me, and said acknowledged it to be his/her free and voluntary | PRISCO I person acknowledged that he/she signed this instrument and act for the uses and purposes mentioned in the instrument. |
| Dated: 8/14/2020 | Notary Public Public |
| SWYER MANAGER | Title My Appointment expires: 1/14/2024 |
| PUBLICATION OF THE PROPERTY OF WASHINGTON | |
| EN WASHING | |
| STATE OF WASHINGTON CITY/COUNTY OF I certify that I know or have satisfactory | vevidence that BRIAN BRISCO * |
| oath stated that he/she was authorized to execute | d person acknowledged that he/she signed this instrument, on this instrument and acknowledged it as the |
| of the uses and purposes mentioned in the instrume | to be the free and voluntary act of such party for nt. |
| Dated: | W. D.W. |
| • | Notary Public |
| | Title My Appointment expires: |

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

Schedule A

See Addendum A



Schedule B

Reference Number: 201320830050C

KeyBank WA Short Form Closed-End Security Instrument (12/4/14) HC# 4837-6239-3349v8

(page 4 of 4 pages)

Addendum A

Property Address:

Borrower(s):

100 SOUTH GARDNER RD BURLINGTON, WA 98233 KAREN L. BRISCO HTTA KAREN L. CADE BRIAN BRISCO

Customer Number:

201320830050C

Legal Description of Property

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: THAT PORTION OF SOUTH 1/2 OF THE WEST 1/2 OF TRACT 36, ''PLAT OF BURLINGTON ACREAGE PROPERTY'', AS PER PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND VACATED PORTION OF GARDNER ROAD, ADJOINING, DESCRIBED AS FOLLOWS: COMMENCING AT THE SOUTHWEST CORNER OF SAID TRACT 36 ON THE EASTERLY MARGIN OF A 60 FOOT WIDE ROAD AS SHOWN ON SAID PLAT; THENCE SOUTH 89 DEGREES 34'41' WEST, ALONG THE WESTERLY EXTENSION OF THE SOUTH LINE OF SAID TRACT 36, 18.06 FEET TO AN INTERSECTION WITH THE EASTERLY MARGIN OF GARDNER ROAD; THENCE NORTH 0 DEGREES 43'44' WEST, ALONG SAID EASTERLY MARGIN OF GARDNER ROAD 2.19 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH 88 DEGREES 52'32'' WEST, ALONG SAID EASTERLY MARGIN, 85.69 FEET; THENCE NORTH 88 DEGREES 52'32'' WEST, ALONG SAID EASTERLY MARGIN, 85.69 FEET; THENCE SOUTH 88 DEGREES 52'32'' WEST, ALONG SAID EASTERLY MARGIN, 85.69 FEET; THENCE SOUTH 88 DEGREES 52'32'' WEST, ALONG SAID HASTERLY MARGIN, 85.69 FEET; THENCE SOUTH 88 DEGREES 52'32'' WEST AND ASSESVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND RESULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE ABBREVIATED LEGAL: PORTION OF \$ 1/2 OF W 1/2 OF TRACT 36 PLAT OF BURLINGTON ACREAGE PROPERTY DEED: 201301240073 PAR: P62508 BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 201301240073 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