

After Recording Return To:

KeyBank National Association  
Accurate Title Group  
P.O. Box 6899  
Cleveland, OH 441015840651-02 [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 AssociationJeanna Marie Manning3997971073423**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**KAREN BRISCO, MARRIED  
HTTA KAREN L. BRISCO  
BRIAN BRISCO, MARRIEDThe Borrower's address is 100 SOUTH GARDNER RD  
BURLINGTON, WA 98233

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:

100 SOUTH GARDNER RD BURLINGTON, WA 98233

("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

PORTION OF S ONE HALF OF W ONE HALF OF TRACT 36 PLAT OF  
BURLINGTON ACREAGEand as may be more fully described in Schedule A (see, Page 4). The Assessor's Tax Parcel or Account Number for this property is: P62508 - Parcel ID #**"Security Instrument"** means this document, which is dated 07/21/21, 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 07/21/21. The Debt Instrument states that Borrower owes Lender U.S. \$ 191,430.20 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 08/04/2051.

"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."

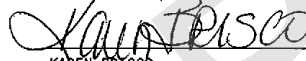
BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, 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.

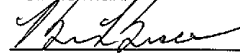
BORROWER:

  
KAREN BRISCO

BORROWER:

  
HTA KAREN L. BRISCO

BORROWER:

  
BRIAN BRISCO

BORROWER:

BORROWER:

BORROWER:

STATE OF WashingtonCOUNTY OF Skagit

On the 21 day of July in the year 2021, before me, the undersigned, personally appeared  
Karen Brisco, HATA Karen L. Brisco and Brian Brisco

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.

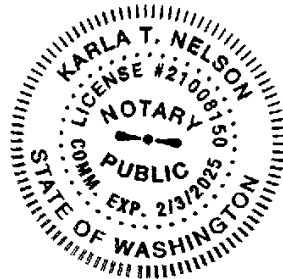
Karla T Nelson  
Notary Public Signature:

Title: Personal Banker

My Commission Expires: 2-3-2025

(SEAL): →

211471024550C



BORROWER:

BORROWER:

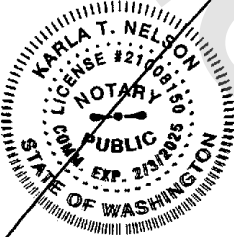
STATE OF WASHINGTON

CITY/COUNTY OF SkagitI certify that I know or have satisfactory evidence that Karen Lynn Brisco

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: 7-21-21

Notary Public

Title Personal BankerMy Appointment expires: 2-3-2025

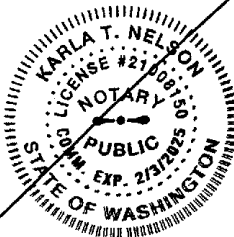
STATE OF WASHINGTON

CITY/COUNTY OF SkagitI certify that I know or have satisfactory evidence that Brian Morris Brisco

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: 7-21-21

Notary Public

Title Personal BankerMy Appointment expires: 2-3-2025

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

**Schedule A**

See Addendum A

**Schedule B**

Reference Number: 211471024550C

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

(page 4 of 4 pages)

**Addendum A****Property Address:**

100 SOUTH GARDNER RD  
BURLINGTON, WA 98233

**Borrower(s):**

KAREN BRISCO  
HTTA KAREN L. BRISCO  
BRIAN BRISCO

**Customer Number:**

211471024550C

---

**Legal Description of Property**

---

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN SKAGIT COUNTY, WA TO WIT; THAT PORTION OF THE SOUTH ONE HALF OF THE WEST ONE HALF 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 MINUTES 41 SECONDS WEST, ALONG THE WESTERLY EXTENSION OF THE SOUTH LINE OF SAID TRACT 36, 18.06 FEET TO AN INTERSECTION WITH THE EASTERLY MARGIN OF THE GARDNER ROAD; THENCE NORTH 0 DEGREES 43 MINUTES 44 SECONDS WEST, ALONG SAID EASTERLY MARGIN OF GARDNER ROAD 2.19 FEET TO THE TRUE POINT OF BEGINNING; THENCE CONTINUE NORTH 0 DEGREES 43 MINUTES 44 SECONDS WEST, ALONG SAID EASTERLY MARGIN, 85.69 FEET; THENCE NORTH 88 DEGREES 52 MINUTES 32 SECONDS EAST 448.09 FEET; THENCE SOUTH 0 DEGREES 54 MINUTES 35 SECONDS EAST 85.69 FEET TO A POINT THAT IS NORTH 88 DEGREES 52 MINUTES 32 SECONDS EAST FROM THE TRUE POINT OF BEGINNING; THENCE SOUTH 88 DEGREES 52 MINUTES 32 SECONDS WEST 448.36 FEET TO THE TRUE POINT OF BEGINNING. TOGETHER WITH THAT CERTAIN 1982 CANDLEWOOD MOBILE HOME 52 24, SERIAL NO. 17369. ABBREVIATED LEGAL; PORTION OF S ONE HALF OF W ONE HALF OF TRACT 36 PLAT OF BURLINGTON ACREAGE PROPERTY DEED; 201301240073 THIS BEING THE SAME PROPERTY CONVEYED TO KAREN L. BRISCO, FORMERLY KNOWN AS KAREN L. CADE, A MARRIED WOMAN, AS HER SEPARATE ESTATE, DATED 01.24.2013 AND RECORDED ON 01.24.2013 IN INSTRUMENT NO. 201301240073, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P62508