

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 AssociationJosh Paoletti399797655483**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

ARNEL SAYSON, MARRIED
LEEANN SAYSON, MARRIED

The Borrower's address is 1003 FIDALGO ST
SEDRO WOOLLEY, WA 98284

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:

1003 FIDALGO ST SEDRO WOOLLEY, WA 98284

("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 14-15, BLOCK 74, FIRST ADD TO SEDRO (AKA LOT B, SUR
AF 201805250072)

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: P134218

"Security Instrument" means this document, which is dated 11/13/21, 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 11/13/21. The Debt Instrument states that Borrower owes Lender U.S. \$ 42,724.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 11/28/2041.

"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:


 ARNEL SAYSON

BORROWER:


 LEEANN SAYSON

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF Washington
COUNTY OF Skagit

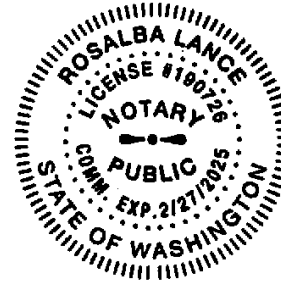
On the 13th day of November in the year 2021, before me, the undersigned, personally appeared
Leann Sayson

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.

Rosalba Lance
Notary Public Signature:

Title: public Notary

My Commission Expires: 02/27/2025



(SEAL): →

212921431310C

BORROWER:

BORROWER:

STATE OF WASHINGTON

CITY/COUNTY OF SkagitI certify that I know or have satisfactory evidence that Arnel Sayson

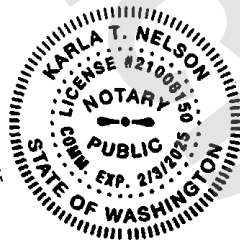
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 11-13-2021

Notary Public

Karla T. Nelson

Title

My Appointment expires: 2-3-2025

STATE OF WASHINGTON

CITY/COUNTY OF SkagitI certify that I know or have satisfactory evidence that Leeann Sayson

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: 11-13-2021

Notary Public

Karla T. Nelson

Title

My Appointment expires: 2-3-2025

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

Schedule A

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT B OF SURVEY RECORDED MAY 25, 2018, UNDER AUDITOR'S FILE NO. 201805250072, BEING A PORTION OF LOTS 14 AND 15, BLOCK 74, 'FIRST ADDITION TO THE TOWN OF SEDRO', ACCORDING TO THE PLAT RECORDED IN VOLUME 3 OF PLATS, PAGE 29, RECORDS OF SKAGIT COUNTY WASHINGTON. TOGETHER WITH THE WEST HALF OF VACATED GRAVES STREET ADJOINING. 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 14-15, BLOCK 74, FIRST ADD TO SEDRO (AKA LOT B, SUR AF 201805250072); DEED 202003190083; PARCEL P134218 BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 202003190083 OF THE SKAGIT COUNTY, WASHINGTON RECORDS.

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): DMI/AMERICAN PACIFI

Reference Number: 212921431310C