# POOR ORIGINAL

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01/21/2022 01:03 PM Pages: 1 of 4 Fees: \$207.50

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 OPEN-END DEED OF TRUST

#### **DEFINITIONS**

Words used in multiple:	sections of this S	ecurity Instrument	are defined below	and in the Master I	Form.

"Master Form" means	that certain Master Form Open-En	d Deed of Trust recorded in the Offic	e of the Recorder
on <u>10/17/2013</u>	, in Book/Volume	at Page(s)	or
Recording No. 20131	170057 , for land situate in the	County of SKAGIT	
		•	
"Borrower" is			
	MARRIED	·	
COLLEEN R. LEVEC	IK, MAKKIBU		

The Borrower's address is 33711 S SHORE DRIVE MOUNT VERNON, WA 98274

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:
33711 S SHORE DRIVE MOUNT VERNON, WA 98274

("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

Abbreviated legal: Lots 121-123 Block 1 and Lots 82-84 Block 3, Lake Cavanaugh Subd; Div #2, Vol 5, Pgs 49 to 54

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: P66599, P66600, P66601, P66733, P66734, P66735

"Security Instrument" means this document, which is dated 01/10/22 , 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

(page | of 4 pages)

"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. \$400,000.00 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 01/14/2052 ULoan" 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 confection 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:	
Make A. Levele	
MARK A. LEVECK	
BORROWER:	
allen R. Leveck	
COLLEEN R. LEVECK	
BORROWER:	
BORROWER:	
BORROWER:	
BORROWER:	

	BORROWER:
	20220
	BORROWER:
STATE OF WASHINGTON	
CITY/COLINTY OF KIAS	ry evidence that Mark A Leveck +
Caleen R beveck	
is the person who appeared before me, and sa acknowledged it to be his/her free and voluntary	id person acknowledged that he/she signed this instrument and y act for the uses and purposes mentioned in the instrument.
Dated: 1/10/2022	Sent-Olb =
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Manual Comment	Broach Mesoyer
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STATE OF WASHINGTON	
CITY/COUNTY OF	
I certify that I know or have satisfactor	y evidence that
	id person acknowledged that he/she signed this instrument and act for the uses and purposes mentioned in the instrument.
	,
Dated:	Notary Public ·
	Notary Public .
	Title
	My Appointment expires:
	wy Appointment expires
	wy Apponunent expres.
	my appointment express.
CITY/COUNTY OF	
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is the person who appeared before me, and sa oath stated that he/she was authorized to execut	y evidence that

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

#### SCHEDULE A

## **EXHIBIT "A" LEGAL DESCRIPTION**

Account #: 27736251 Group #:

Order Date: November 4, 2021 Registered Land:
Name: MARK LEVECK Parcel:

MARK LEVECK Parcel: P66599, P66600, P66601, COLLEEN R LEVECK P66733, P66734, P66735

Reference: 213071535150C Deed Ref: 202104300032/

### SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOTS 121, 122 AND 123, BLOCK 1 AND LOTS 82, 83 AND 84, BLOCK 3, "LAKE CAVANAUGH SUBDIVISION, DIVISION NO. 2", ACCORDING TO PLAT THEREOF RECORDED IN' VOLUME 5 OF PLATS, PAGES 49 TO 54, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON.

ABBREVIATED LEGAL: LOTS 121-123, BLOCK 1, & LOTS 82-84, BLOCK 3, LAKE CAVANAUGH SUBDIVISION NO. 2; DEED 202104300032; PARCELS P66599, P66600, P66601, P66733, P66734, P66735

BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 202104300032 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

Reference Number: 213071535150C (page 4 of 4)