

## After Recording Return To:

KeyBank National Association  
Accurate Title Group  
P.O. Box 6899  
Cleveland, OH 44101

[Space Above This Line For Recording Data]

**SHORT FORM OPEN-END DEED OF TRUST**

## DEFINITIONS

6922947-02

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

THE SINITSIN ISLAND TRUST, DATED JUNE 26, 2012

GREGORY A. RAAB, TRUSTEE  
LISA A. RAAB, TRUSTEE

The Borrower's address is 201 V AVE  
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:

201 V AVE 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 LOT 6, ALL OF LOTS 7 10,

BLK 280, ANACORTES; TR. C, SURVEY 200504060099

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: 3780 009 011 0107 1P57027

**"Security Instrument"** means this document, which is dated 08/08/22, 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

**"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 08/12/2052.

**"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 seized 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.

*Legal Signature*

BORROWER:

  
GREGORY A. RAAB, TRUSTEE

BORROWER:

  
LISA A. RAAB, TRUSTEE

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

STATE OF Washington

COUNTY OF Skaiff

On the 8 day of August in the year 2022 before me, the undersigned, personally appeared Gregory A. RAAB, Trustee  
Lisa A. RAAB, Trustee

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.

[Signature]  
Notary Public Signature:

Title: Personal Banker

My Commission Expires: 3-14-25

(SEAL): →

NOTARY PUBLIC  
STATE OF WASHINGTON  
JANINA PETTY  
Lic. No 190945  
My Appointment Expires  
MARCH 14, 2025

BORROWER:

BORROWER:

STATE OF WASHINGTON  
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Gregory RAAB <sup>JT</sup>

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.

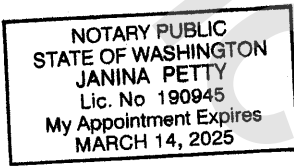
Dated: 8-8-22

[Signature]  
Notary Public

Personal Banker

Title

My Appointment expires: 3-14-25



STATE OF WASHINGTON  
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Lisa RAAB

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.

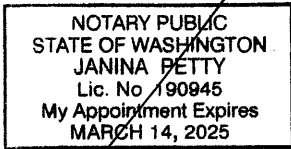
Dated: 8-8-22

[Signature]  
Notary Public

Personal Banker

Title

My Appointment expires: 3-14-25



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)

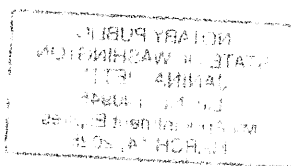
Title

My Appointment expires: \_\_\_\_\_

**THIS INSTRUMENT PREPARED BY:** KeyBank National Association / James Ray

Schedule A

See Addendum A



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): PENNYMAC LOAN SERVI



Reference Number: 221821747290C

KeyBank WA Short Form HELOC Security Instrument (12/4/2014)  
 HC# 4845-3460-4037v5

(page 4 of 4 pages)

**Addendum A****Property Address:**201 V AVE  
ANACORTES, WA 98221**Borrower(s):**GREGORY A. RAAB, TRUSTEE  
LISA A. RAAB, TRUSTEE**Customer Number:**

221821747290C

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**Legal Description of Property**

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THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN CITY OF ANACORTES, SKAGIT COUNTY, WA TO WIT; ALL THAT PART OF LOTS 6 THROUGH 10, BLOCK 280, MAP OF THE CITY OF ANACORTES, SKAGIT COUNTY, WASHINGTON, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGES THROUGH 7, RECORDS OF SKAGIT COUNTY, WASHINGTON; AND ALL THAT PART OF THE NORTH ONE HALF OF THE VACATED ALLEY IN SAID BLOCK, WHICH LIES WESTWARD OF A LINE PARALLEL TO AND 131.3 FEET EASTWARD OF THE EAST LINE OF AVENUE V, AKA LOT C OF A SURVEY RECORDED UNDER AUDITORS FILE NO. 200504060099; TOGETHER WITH A NON EXCLUSIVE ACCESS AND UTILITIES EASEMENT ON THE EAST 20 FEET OF LOT D IN SAID SURVEY RECORDED APRIL 6, 2005 UNDER AUDITORS FILE NO. 200504060099. ALSO TOGETHER WITH A NON EXCLUSIVE EASEMENT FOR A BEACH PATH ALSO REFERENCED AS PATHWAY TO BEACH ACROSS LOTS A AND B AS ESTABLISHED BY COVENANTS RECORDED AS AUDITORS FILE NO. 200509290040. SITUATE IN THE CITY OF ANACORTES, COUNTY OF SKAGIT, STATE OF WASHINGTON. SUBJECT TO ALL COVENANTS, CONDITIONS, RESTRICTIONS, RESERVATIONS, AGREEMENTS AND EASEMENTS OF RECORD INCLUDING, BUT NOT LIMITED TO, THOSE SHOWN ON SCHEDULE B 1 OF LAND TITLE COMPANY'S PRELIMINARY COMMITMENT NO. 152949 OAE. ABBREVIATED LEGAL; PTN LOT 6, ALL OF LOTS 7 10, BLK 280, ANACORTES; TR. C, SURVEY 200504060099 THIS BEING THE SAME PROPERTY CONVEYED TO GREGORY A. RAAB AND LISA A. RAAB, TRUSTEES OF THE SINITSIN ISLAND TRUST, U A DATED JUNE 26, 2012, DATED 09.01.2015 AND RECORDED ON 09.03.2015 IN INSTRUMENT NO. 201509030081, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. 3780 009 011 0107