

Requested by/Return to:  
Title365(Omaha)  
11010 Burdette Street  
PO Box 641010  
Omaha, NE 68164  
Dana Clark Kooken

Document Title: Deed of Trust  
Grantor(s): Tiffany M Kooken & Dana C Kooken, Jr  
Grantee(s): Third Federal Savings and Loan  
Assessor's Property Tax Parcel or Account Number:  
P73119

ABBREVIATED LEGAL: ALL BLK 101, HIDALGO CITY TGW  
VACATED ROADS AND ALLEY, IN THE COUNTY  
OF SKAGIT, STATE OF WASHINGTON.

[Space Above This Line For Recording Data]

**SHORT FORM DEED OF TRUST**  
(With Future Advance Clause)

**1. DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is: March 22, 2024.

The parties and their addresses are:

GRANTOR: Tiffany M Kooken and Dana C Kooken, Jr, Married To Each Other; 14740 Hoxie Ln,  
Anacortes, WA 98221-8337

If checked, refer to the attached Addendum incorporated herein, for additional Trustors, their  
signatures and acknowledgments.

**Trustee:** Chicago Title Insurance Company, a Nebraska corporation

**Lender:** Third Federal Savings and Loan, 7007 Broadway Avenue, Cleveland, OH 44105  
INCORPORATED IN THE STATE OF OHIO

**2. CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is  
acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this  
Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of  
Lender, with power of sale, the following described property: **See Attached Legal Description**

The property is located in **SKAGIT** County at **14740 Hoxie Ln, ANACORTES, Washington 98221-8337**

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water  
and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures,  
and replacements that may now, or at any time in the future, be part of the real estate described above

**3. MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at  
any one time shall not exceed \$100,000.00. This limitation of amount does not include interest and other  
fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to  
advances made under the terms of this Security Instrument to protect Lender's security and to perform  
any of the covenants contained in this Security Instrument.

**4. SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence  
of debt described below and all their extensions, renewals, modifications or substitutions. (You must  
specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).) **A  
Note, evidenced by the Home Equity Line of Credit, executed by Tiffany M Kooken and Dana C  
Kooken Jr in favor of Lender dated 03/22/24 in the Principal Amount of \$100,000.00 and with a  
Maturity Date of 03/22/54.**

B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any  
promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender  
after this Security Instrument whether or not this Security Instrument is specifically referenced. If more  
than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will  
secure all future advances and future obligations that are given to or incurred by any one or more  
Grantor, or any one or more Grantor and others. All future advances and other future obligations are  
secured by this Security Instrument even though all or part may not yet be advanced.



All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.

D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument.

**5. DEED OF TRUST COVENANTS.** Grantor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Grantor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Grantor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Sections 5 through 22 of the Master Mortgage are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of Master Form Deed of Trust and agrees to be bound by the Sections and paragraphs of the Master Form Deed of Trust incorporated into this Security Instrument.

"Master Form" means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 6/19/17, in Book/Volume , at Page(s) or Recording No. 201706190183 , for land situated in the County of SKAGIT , Washington.

**SIGNATURES:** By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

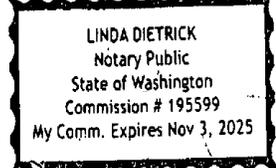
Tiffany M Kookon 3/22/24 Dana C Kookon, Jr 3/22/24  
Tiffany M Kookon (Date) Dana C Kookon, Jr (Date)  
\_\_\_\_\_  
(Date) (Date)

STATE OF WASHINGTON, County of Whatcom<sup>th</sup> Skagit

On this day personally appeared before me Tiffany M Kookon and Dana C Kookon, Jr

to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned

GIVEN under my hand and official seal this 22 day of March, 2024.



Linda Dietrick  
Notary Public in and for the State of Washington, residing at  
Skagit County  
My commission expires on: 11/03/2025

Loan Origination Organization: Third Federal Savings and Loan Association of Cleveland, NMLS ID: 449401  
Loan originator: Julie Moore , NMLS ID: 427436

**Third Federal Savings and Loan  
EXHIBIT 'A' - LEGAL DESCRIPTION**

Borrower Name: Tiffany M Kooken & Dana C Kooken, Jr  
Property Address: 14740 Hoxie Ln, Anacortes, WA, 98221-8337  
Parcel ID: P73119 / Group ID: / Property Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: ALL OF BLOCK 101, MAP OF FIDALGO CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 113, RECORDS OF SKAGIT COUNTY, WASHINGTON: TOGETHER WITH THE EAST HALF OF VACATED HOWARD AVENUE ABUTTING; AND TOGETHER WITH THAT PORTION OF THE VACATED SOUTH HALF OF 7TH STREET LYING EASTERLY OF THE CENTERLINE OF HOWARD AVENUE AND WESTERLY OF THE WESTERLY LINE OF HIGHLAND AVENUE; AND ALSO TOGETHER WITH THAT PORTION OF THE NORTH HALF OF VACATED 6TH STREET LYING EASTERLY OF THE CENTERLINE OF HOWARD AVENUE AND WESTERLY OF THE WESTERLY LINE OF HIGHLAND AVENUE; AND ALSO TOGETHER WITH THE VACATED ALLEY IN SAID BLOCK 101; AND ALSO TOGETHER WITH ALL OF HIGHLAND AVENUE AS PLATTED IN THE MAP OF FIDALGO CITY, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 113, RECORDS OF SKAGIT COUNTY, WASHINGTON, LYING EAST OF AND ADJACENT TO THE ABOVE DESCRIBED PROPERTY. ABBREVIATED LEGAL DESCRIPTION: ALL BLK 101, FIDALGO CITY TGV VACATED ROADS AND ALLEY, IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any

Being previously conveyed by Warranty Deed from S. TRACY STEPHEN AND JON RENE STEPHEN, HUSBAND AND WIFE to TIFFANY M KOOKEN AND DANA C KOOKEN, JR, WIFE AND HUSBAND, dated 12/21/2017, and recorded on 12/27/2017, at document reference 201712270095 in SKAGIT County, Washington.

Initials: DK TK

