

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 DEED OF TRUSTLender (Name and NMLSR Number)Loan Originator (Name and NMLSR Number)KeyBank National AssociationAlyssa Fitz3997972062677**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**CAROL C. RITTER, MARRIED
CARROL D. RITTER, MARRIED

8649897-03

The Borrower's address is 11010 GUNDERSEN LN
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:

11010 GUNDERSEN LN 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
PTN. 5 BURLINGTON ACREAGE PROPERTY, SKAGIT COUNTY

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: 3867 000 005 1009

"Security Instrument" means this document, which is dated 12/19/24, 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 12/19/24. The Debt Instrument states that Borrower owes Lender U.S. \$ 25,295.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 01/02/2045.

"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 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 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:

Carol C Ritter
CAROL C. RITTER

BORROWER:

Carrol D Ritter
CARROL D. RITTER

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON

CITY/COUNTY OF SkagitI certify that I know or have satisfactory evidence that Carol C. RitterCarol D. Ritter

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: 12/19/2024Natasha Vargas

Notary Public

Title Notary PublicMy Appointment expires: 10/25/2027

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

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): FLAGSTAR BANK

Reference Number: 242991545490C

Addendum A**Property Address:**

11010 GUNDERSEN LN
BURLINGTON, WA 98233

Borrower(s):

CAROL C. RITTER
CARROL D. RITTER

Customer Number:

242991545490C

Legal Description of Property

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON THAT PORTION OF TRACT 5, PLAT OF THE BURLINGTON ACREAGE PROPERTY, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 1 OF PLATS, PAGE 49, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS BEGINNING AT THE QUARTER CORNER BETWEEN SECTIONS 28 AND 33, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN; THENCE SOUTH 86 DEGREES 52 MINUTES 30 SECONDS EAST ALONG THE NORTH LINE OF SAID SECTION 33, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN, 163.0 FEET TO THE TRUE POINT OF BEGINNING; THENCE SOUTH PARALLEL WITH THE WEST LINE OF SAID TRACT 5, PLAT OF THE BURLINGTON ACREAGE PROPERTY, 149.5 FEET; THENCE NORTH 89 DEGREES 29 MINUTES EAST 112.8 FEET TO THE WEST LINE OF THAT CERTAIN ROAD CONVEYED TO SKAGIT COUNTY BY INSTRUMENT DATED OCTOBER 19, 1955, AND RECORDED OCTOBER 7, 1955, UNDER AUDITORS FILE NO. 525498, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE NORTH 00 DEGREES 31 MINUTES WEST 142.5 FEET ALONG THE WEST LINE OF SAID ROAD TO THE NORTH LINE OF SAID SECTION 33, TOWNSHIP 35 NORTH, RANGE 4 EAST OF THE WILLAMETTE MERIDIAN; THENCE NORTH 86 DEGREES 52 MINUTES 30 SECONDS WEST 111.5 FEET ALONG THE NORTH LINE OF SAID SECTION 33 TO THE TRUE POINT OF BEGINNING. SITUATED IN SKAGIT COUNTY, WASHINGTON. 1. SKAGIT COUNTY RIGHT TO FARM ORDINANCE, INCLUDING THE TERMS, COVENANTS AND PROVISIONS THEREOF; RECORDING DATE APRIL 15, 2010 RECORDING NO 201004150109 2. RESERVATIONS AND EXCEPTIONS IN UNITED STATES PATENTS OR IN ACTS AUTHORIZING THE ISSUANCE THEREOF; INDIAN TREATY OR ABORIGINAL RIGHTS. 3. CITY, COUNTY OR LOCAL IMPROVEMENT DISTRICT ASSESSMENTS, IF ANY. ABBREVIATED LEGAL PTN. 5 BURLINGTON ACREAGE PROPERTY, SKAGIT COUNTY THIS BEING THE SAME PROPERTY CONVEYED TO CARROL D RITTER AND CAROL C RITTER, A MARRIED COUPLE, DATED 07.23.2019 AND RECORDED ON 07.30.2019 IN INSTRUMENT NO. 201907300093, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. 3867 000 005 1009