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04/02/2025 08:34 AM Pages: 1 of 4 Fees: \$307.50

Skagit County Auditor, WA

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

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 Recording No. 201310170057 , for land situate in the County of SKAGIT "Borrower" is DEBORAH R. COLE, MARRIED HARTMUT WEIDEMANN, MARRIED 893 6962 -The Borrower's address is 3508 W 3RD ST 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: 3508 W 3RD ST 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 THE WEST HALF OF LOT 3, ALL OF LOTS 4 AND 5, BLOCK 1005, NORTHERN PACIFIC 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: 3809-005-005-0100 "Security Instrument" means this document, which is dated 03/21/25, together with all Riders to this document. "Co-Grantor" means any Borrower who signs this Security Instrument but does not execute the Debt Instrument. "Trustce" is FIRST AMERICAN TITLE INSURANCE COMPANY 2101 FOURTH AVE SUITE 800 SEATTLE, WA 98121

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"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 03/26/2055 \_\_\_\_\_ "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 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 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:
DEBORAH R. COLE
BORROWER;
HARTMUT WELDEMANN
BORROWER:
BORROWER:
BORROWER:
BORROWER:

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	BORROWER:
	BORROWER:
TATE OF WASHINGTON  ITY/COUNTY OF Skag! +  I certify that I know or have satisfactory ev	idence that <u>Deborah</u> R.Cole
	erson acknowledged that he/she signed this instrument and for the uses and purposes mentioned in the instrument.
ated: 3/21/25	Dunte Trosolo
77.	Notary Public  A ptary Public   Title   My Appointment expires: 3/12/28
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Notary Public State of Washington HUNTER TUZZOLO COMM. # 24023187 MY COMM. EXP. 03/12/2028	My Appointment expires.
	idence that Hartmut We idemann erson acknowledged that he/she signed this instrument and
the person who appeared before me, and said person who appeared before me, and the person who appeared before me, an	for the uses and purposes mentioned in the instrument.
ated: 3/21/25	Notary Public Public
	Notary Public
	Title My Appointment expires: 3/12/28
Notary Public State of Washington HUNTER TUZZOLO COMM. # 24023187 MY COMM. EXP. 03/12/2028	My Appointment expires:
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TATE OF WASHINGTON ITY/COUNTY OF	illustration of the state of th
I certify that I know or have satisfactory ev	
ath stated that he/she was authorized to execute this	erson acknowledged that he/she signed this instrument, on s instrument and acknowledged it as the to be the free and voluntary act of such party for
e uses and purposes mentioned in the instrument.	to be the nee and voluntary not or such party for
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	Notary Public
(Seal or Stamp)	Title My Appointment expires:
HIS INSTRUMENT PREPARED BY: KeyBar	nk National Association / James Ray

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

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### Schedule A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON; THE WEST HALF OF LOT 3. ALL OF LOTS 4 AND 5. BLOCK 1005, NORTHERN PACIFIC ADDITION TO ANACORTES, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL; THE WEST HALF OF LOT 3, ALL OF LOTS 4 AND 5, BLOCK 1005, NORTHERN PACIFIC THIS BEING THE SAME PROPERTY CONVEYED TO HARTMUT WEIDEMANN AND DEBORAH R COLE, A MARRIED COUPLE, DATED 08.30.2016 AND RECORDED ON 09.07.2016 IN INSTRUMENT NO. 201609070089, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. 3809-005-005-0100

## 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): FREEDOM MORTGAGE

Reference Number:

250701050460C