

(C) "Lender" is Third Federal Savings and Loan Association of Cleveland. Lender is a Federal Savings Association organized and existing under the laws of the United States of America. Lender's address is 7007 Broadway Avenue, Cleveland, OH 44105. Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is Chicago Title Insurance Company, a Nebraska Corporation

(E) "Note" means the promissory note signed by Borrower and dated 01/31/2026. The Note states that Borrower owes Lender three hundred thousand Dollars (U.S. \$300,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Master Form) and to pay the debt in full not later than 02/05/2041.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property".

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- Other(s) [specify]
- 1-4 Family Rider
- Biweekly Payment Rider

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Master Form.

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 Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SKAGIT, which currently has the address of: 19623 PARKRIDGE LN, SEDRO WOOLLEY, Washington 98284-8197 ("Property Address"). SEE ATTACHED LEGAL DESCRIPTION

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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

INCORPORATION OF MASTER FORM PROVISIONS

Paragraph (I) through and including paragraph (Q) of the "Definitions" Section of the Master Form, and Section 1 through and including Section 26 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form

January 26, 2026


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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 and in any Rider executed by Borrower and recorded with it.

Borrower



Brian Holmkvist Seal



Katrina Sue Holmkvist Seal



David Holmkvist Seal



Barbara Holmkvist* Seal

**Signs as Borrower solely for the purpose of complying with Applicable Law requiring a spouse's signature to create a valid lien or to expressly waive any spousal rights to the Property, or both, without assuming personal liability for payment of any sums secured by this Security Instrument.*

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WASHINGTON – Single Family – Fannie Mae/Freddie Mac SHORT FORM DEED OF TRUST
Third Federal Savings and Loan Association of Cleveland
Wolters Kluwer Financial Services, Inc.

2026012625.4.0.6369-J20230526Y

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Acknowledgment

State of Washington

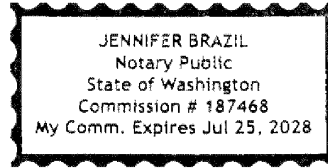
County of Skagit

This record was acknowledged before me on January 31, 2026 by Brian Holmkvist

Jennifer Brazil
Notary Public

Jennifer Brazil
Notary Public Name

My Commission Expires:
7-25-28



This notarial act was completed:

- In Person
- In Person Electronic
- Remote Using Communication Technology

January 26, 2026

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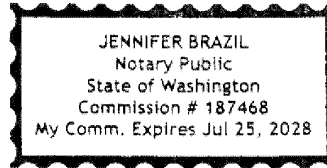
County of Skagit

This record was acknowledged before me on January 31, 2026 by Katrina Sue Holmkvist


Notary Public

- Jennifer Brazil
Notary Public Name

My Commission Expires:
7-25-28



This notarial act was completed:

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- In Person Electronic
- Remote Using Communication Technology

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Acknowledgment

State of Washington

County of Skagit

This record was acknowledged before me on January 31, 2026 by David Holmkvist

Jennifer Brazil
Notary Public

- Jennifer Brazil
Notary Public Name

My Commission Expires:
7-25-28



This notarial act was completed:

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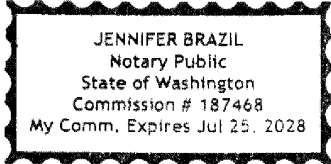
County of Skagit

This record was acknowledged before me on January 31, 2026 by Barbara Holmkvist

Jennifer Brazil
Notary Public

Jennifer Brazil
Notary Public Name

My Commission Expires:
7-25-28



This notarial act was completed:

- In Person
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Loan Origination Organization: Third Federal Savings and Loan Association of Cleveland, NMLS ID: 449401

Loan originator: Tenara Tyson, NMLS ID: 1757954

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

Borrower Name(s): Brian Holmkvist and Katrina Sue Holmkvist

Property Address: 19623 PARKRIDGE LN, SEDRO WOOLLEY, WA 98284-8197

Parcel ID: P50524

Property Description:

the following described real estate, situated in the County of Skagit, State of Washington, together with all after acquired title of the grantor(s) therein: Lot 1, Short Plat No. 92-0014, approved October 21, 2003, recorded October 21, 2003, under Auditor's File No. 200310210121, records of Skagit County, Washington; being a portion of the West 1/2 of the Southeast 1/4 of Section 32, Township 36 North, Range 4 East, W.M. abbreviated legal: Lot 1, Short Plat No. 92-0014, approved October 21, 2003, 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 Quitclaim Deed from DAVID E. HOLMKVIST, WHO ACQUIRED TITLE AS DAVE HOLMKVIST, A MARRIED MAN to DAVID HOLMKVIST, A MARRIED MAN AS HIS SEPARATE PROPERTY AND BRIAN HOLMKVIST, A SINGLE MAN, dated 05/07/2021, and recorded on 07/23/2021, at document reference 202107230047 in SKAGIT County, Washington.

Initials: BH, KH, KH, BH

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