

**Return To:** Title365 Company  
Avanze Business Solutions  
7301 N State Highway 161 Suite 205  
Irving, TX 75039-

**Assessor's Parcel or Account Number:** P58326  
**Abbreviated Legal Description:** Ptn. Lots 3 - 5. Block 1308, Northern Pacific Addn  
**Full legal description located on page:** See Attached Legal Description  
**Grantor(s):** Angela J Smolsnik and Michael B Smolsnik  
**Grantee(s):** Third Federal Savings and Loan Association of Cleveland  
**Trustee:** Chicago Title Insurance Company, a Nebraska Corporation  
**Lender:** Third Federal Savings and Loan Association of Cleveland

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**SHORT FORM DEED OF TRUST**

(With Future Advance Clause)

**1. DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is: March 7, 2026.  
The parties and their addresses are:

**GRANTOR:** Angela J SMOLSNIK and Michael B SMOLSNIK, Married to Each Other; 3809 W  
4TH ST, ANACORTES, WA 98221-1254

**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

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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 3809 W 4TH ST ANACORTES, Washington 98221-1254

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 (all referred to as "Property").

**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 Angela J Smolsnik and Michael B Smolsnik in favor of Lender dated 03/07/26 in the Principal Amount of \$100,000.00 and with a Maturity Date of 03/07/56.**
- (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

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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 06/19/2017, 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.

**Borrower**

  
Angela J Smolsnik

  
Michael B Smolsnik

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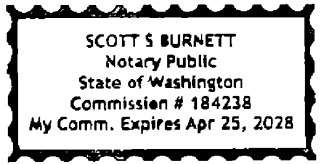
**Acknowledgment**

State of Washington

County of Skagit

This record was acknowledged before me on 3/7/26 by  
Angela J Smolsnik

*Scott S Burnett*  
Notary Public  
Scott S Burnett  
Notary Public Name



My Commission Expires:  
4-25-28

- This notarial act was completed:
- In Person
  - In Person Electronic
  - Remote Using Communication Technology

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**Acknowledgment**

State of Washington

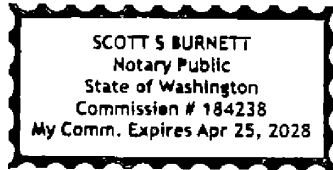
County of Skagit

This record was acknowledged before me on 3/7/26 by  
Michael B Smolsnik

  
\_\_\_\_\_  
Notary Public

Scott S Burnett  
\_\_\_\_\_  
Notary Public Name

My Commission Expires:  
4-25-28



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: Bert Holdway , NMLS ID: 1778312

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

Borrower Name(s): Angela J Smolsnik and Michael B Smolsnik

Property Address: 3809 W 4TH ST, ANACORTES, WA 98221-1254

Parcel ID: P58326

**Property Description:**

the following described real estate, situated in the County of Skagit, State of Washington: The West 24.4 feet of Lot 3, all of Lot 4, and the East 21.15 feet of Lot 5, Block 1308, "NORTHERN PACIFIC ADDITION" according to the plat thereof recorded in Volume 2 of Plats, page 9, records of Skagit County, Washington. A. ANY AND ALL OFFERS OF DEDICATIONS, CONDITIONS, RESTRICTIONS, EASEMENTS, FENCE LINE/BOUNDARY DISCREPANCIES, NOTES, PROVISIONS AND/OR ANY OTHER MATTERS AS DISCLOSED AND/OR DELINEATED ON THE FACE OF THE FOLLOWING PLAT/SHORT PLAT/SURVEY: Name: Plat of Northern Pacific Addition to Anacortes Recorded: March 4, 1891 Auditor's No: Volume 2 of Plats, Page 9 B. PROTECTIVE COVENANTS, EASEMENTS AND/OR ASSESSMENTS, BUT OMITTING RESTRICTIONS, IF ANY, BASED ON RACE, COLOR, RELIGION OR NATIONAL ORIGIN: Recorded: November 24, 1954 Auditor's No.: 509693 Executed By: Park Estates Development Co., a limited partnership, by Great Western Investment Co. Inc., General Partner, by Albert Balch, President C. EASEMENT AND PROVISIONS THEREIN: Grantee: Puget Sound Power AND Light Company, a Washington corporation Dated: September 30, 1981 Recorded: October 6, 1981 Auditor's No.: 8110060024 Purpose: Right to construct, operate, maintain, repair, replace and enlarge one or more electric transmission and/or distribution lines and related facilities. Affects: A portion of the North 10 feet of Lot 3 Abbreviated Legal: Ptn. Lots 3 - 5, Block 1308, Northern Pacific Addn. Skagit County, Wa. Subject to restrictions, reservations, easements, covenants, oil, gas or mineral rights of record, if any Being previously conveyed by Warranty Deed from Michael H. Smolsnik, An Unmarried Man to Michael B. Smolsnik and Angela J. Smolsnik, A Married Couple, dated 11/16/2016, and recorded on 11/21/2016, at document reference 201611210079 in SKAGIT County, Washington.

Initials ajs MBS

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TFS Legal Description

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