

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

9804629-03

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 _____ at Page(s) _____ or Recording No. 201310170057, for land situate in the County of SKAGIT

"Borrower" is
CONSTANCE M. SNELL, MARRIED
ROBERT I. SNELL, MARRIED

The Borrower's address is 5889 S SHORE RD
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:

5889 S SHORE RD 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

GOVERNMENT LOT 1, SEC 12, TOWNSHIP 35 N, RANGE 1 EAST, W.M., LOT 1, S P NO. 14 86, AF NO. 8605190071 AND TRACT D, S P NO. 66 74, AF NO. 812566. PORTION OF GOVERNMENT LOT 1, SEC 12, TOWNSHIP 35 N, RANGE 1 E, W.M., TRACT D, S P NO. 66 74, AF NO. 812566. 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: 350112-0-002-0606

"Security Instrument" means this document, which is dated 03/18/26, 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 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 03/23/2056.

"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 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 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:


CONSTANCE M. SNELL

BORROWER:


ROBERT I. SNELL

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF Washington

COUNTY OF Skagit

On the 18th day of March in the year 2026, before me, the undersigned, personally appeared
Robert I. Snell by Constance M. Snell, POA

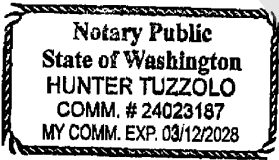
personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

Hunter Tuzzolo
Notary Public Signature:

Title: Notary Public, Private client Banker

My Commission Expires: 03/12/2028

(SEAL): →
260561517070C



BORROWER:

BORROWER:

§

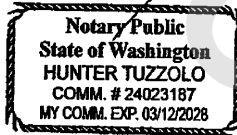
STATE OF WASHINGTON
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Constance M Smell

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: 3/18/2026

Hunter Tuuzzolo
Notary Public
Private client Banker / Notary Public
Title
My Appointment expires: 3/12/28



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 and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title
My Appointment expires: _____

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: _____

(Seal or Stamp)

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

Schedule A

SEE ATTACHED EXHIBIT A

Schedule B

Reference Number: 260561517070C

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

(page 4 of 4 pages)

EXHIBIT A

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATE LYING AND BEING, IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON, TO WIT;

LOT 1**PARCEL A**

TRACT 1 OF SHORT PLAT NO. 14 TO 86, APPROVED MAY 15, 1986, AND RECORDED IN VOLUME 7 OF SHORT PLATS, PAGE 88, UNDER AUDITORS FILE NO. 8605190071, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 1 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., EXCEPT THAT PORTION THEREOF LYING WITHIN SOUTH SHORE ROAD, AS DELINEATED ON THE FACE OF SAID SHORT PLAT.

PARCEL B

TRACT D OF SHORT PLAT NO. 66 TO 74, APPROVED, JANUARY 20, 1975, AND RECORDED IN VOLUME 1 OF SHORT PLATS, PAGE 15, UNDER AUDITORS FILE NO. 812566, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 1 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M.

TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND UTILITIES OVER AND ACROSS THAT CERTAIN ACCESS AND UTILITY EASEMENT DELINEATED ON THE FACE OF SAID SHORT PLAT NO. 66 TO 74, EXCEPT THAT PORTION THEREOF LYING WITHIN SAID TRACT D.

PARCEL A

TRACT 1 OF SHORT PLAT NO. 14 TO 86, APPROVED MAY 15, 1986, AND RECORDED IN VOLUME 7 OF SHORT PLATS, PAGE 88, UNDER AUDITORS FILE NO. 8605190071, RECORDS OF SKAGIT COUNTY,

WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 1 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., EXCEPT THAT PORTION THEREOF LYING WITHIN SOUTH SHORE ROAD, AS DELINEATED ON THE FACE OF SAID SHORT PLAT.

TOGETHER WITH THAT PORTION OF TRACT D OF SHORT PLAT NO. 66 TO 74, APPROVED, JANUARY 20, 1975, AND RECORDED IN VOLUME 1 OF SHORT PLATS, PAGE 15, UNDER AUDITORS FILE NO. 812566, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 1 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., DESCRIBED AS FOLLOWS;

BEGINNING IN THE SOUTHEAST CORNER OF SAID LOT D THENCE NORTH 1 DEGREES 31 MINUTES 48 SECONDS EAST, 105.38 FEET;

THENCE NORTH 89 DEGREES 26 MINUTES 25 SECONDS WEST, 259.91 FEET;

THENCE SOUTH 1 DEGREES 31 MINUTES 48 SECONDS WEST, 105.42 FEET;

THENCE SOUTH 89 DEGREES 26 MINUTES 25 SECONDS EAST, 259.91 FEET, TO THE POINT OF BEGINNING.

PARCEL B

TRACT D OF SHORT PLAT NO. 66 TO 74, APPROVED, JANUARY 20, 1975, AND RECORDED IN VOLUME 1 OF SHORT PLATS, PAGE 15, UNDER AUDITORS FILE NO. 812566, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF GOVERNMENT LOT 1 OF SECTION 12, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M.

EXCEPT THAT PORTION OF SAID TRACT D DESCRIBED AS FOLLOWS;

BEGINNING IN THE SOUTHEAST CORNER OF SAID LOT D THENCE NORTH 1 DEGREES 31 MINUTES 48 SECONDS EAST, 105.38 FEET;

THENCE NORTH 89 DEGREES 26 MINUTES 25 SECONDS WEST,
259.91 FEET;

THENCE SOUTH 1 DEGREES 31 MINUTES 48 SECONDS WEST, 105.42
FEET;

THENCE SOUTH 89 DEGREES 26 MINUTES 25 SECONDS EAST,
259.91 FEET, TO THE POINT OF BEGINNING.

TOGETHER WITH AN EASEMENT FOR INGRESS, EGRESS AND
UTILITIES OVER AND ACROSS THAT CERTAIN ACCESS AND
UTILITY EASEMENT DELINEATED ON THE FACE OF SAID SHORT
PLAT NO. 66 TO 74, EXCEPT THAT PORTION THEREOF LYING
WITHIN SAID TRACT D.

ABBREVIATED LEGAL: PORTION OF GOVERNMENT LOT 1,
SECTION 12, TOWNSHIP 35 NORTH, RANGE 1 EAST, W.M., LOT 1,
S/P #14-86, AF #8605190071 AND TRACT D, S/P #66-74, AF#812566.

PORTION OF GOVERNMENT LOT 1, SECTION 12, TOWNSHIP 35
NORTH, RANGE 1 EAST, W.M., TRACT D, S/P #66-74, AF #812566.

AS THIS IS NO LONGER A PORTION OF THE SUBJECT PROPERTY.
LESS AND EXCEPT LANDS CONVEYED BY DEED RECORDED ON
03/25/2024 IN INSTRUMENT NO. 202403250029.

THIS BEING THE SAME PROPERTY CONVEYED TO ROBERT I.
SNELL AND CONSTANCE M. SNELL, HUSBAND AND WIFE, DATED
04/25/2023 AND RECORDED ON 05/26/2023 IN INSTRUMENT NO.
202305260020, IN THE SKAGIT COUNTY RECORDER'S OFFICE.

PARCEL NO. 350112-0-002-0606

9804629

Address: 5889 S SHORE RD, ANACORTES, WA