

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

9831436 .05

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  
MARY ROBIN MYERS, UNMARRIED

The Borrower's address is 9791 FARM TO MARKET RD  
BOW, WA 98232.

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:

9791 FARM TO MARKET RD BOW, WA 98232

("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

23.6800 AC SW QUARTER OF THE SW QUARTER OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M.; TOGETHER WITH THAT PORTION OF THE SW QUARTER OF THE SW QUARTER OF SAID SECTION 21 LYING WESTERLY OF THE FENCE LINE DE 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: P34615

"Security Instrument" means this document, which is dated 03/27/26, 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 04/01/2056.

**"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:

Mary R. Myers  
MARY ROBIN MYERS

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

STATE OF Washington  
COUNTY OF Skagit

On the 27<sup>th</sup> day of March in the year 2026, before me, the undersigned, personally appeared

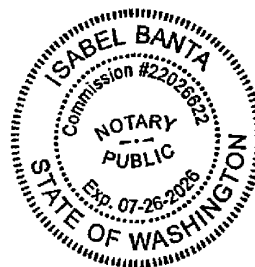
Mary Robin Meyers

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.

[Signature]  
Notary Public Signature:

Title: Notary Public

My Commission Expires: 07/26/2026



(SEAL): →

260681137530C

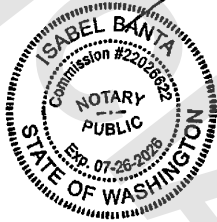
BORROWER:  
\_\_\_\_\_

BORROWER:  
\_\_\_\_\_

STATE OF WASHINGTON  
CITY/COUNTY OF Snohomish  
I certify that I know or have satisfactory evidence that Mary B Myers

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: 3/27/2026  
\_\_\_\_\_  
Notary Public  
Title Notary Public  
My Appointment expires: 07/26/2026



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  
(Seal or Stamp) Title \_\_\_\_\_  
My Appointment expires: \_\_\_\_\_

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

**Schedule A**

SEE ATTACHED EXHIBIT A



**Schedule B**

Reference Number: 260681137530C

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

(page 4 of 4 pages)

**EXHIBIT A**

ALL THAT CERTAIN LOT OR PIECE OF GROUND SITUATED IN BOW COUNTY OF SKAGIT, STATE OF WASHINGTON.

ACREAGE ACCOUNT, ACRES 23.68, SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M.; TOGETHER WITH THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 21 LYING WESTERLY OF THE FENCE LINE DELINEATED ON THE FACE OF SKAGIT COUNTY SHORT PLAT NO. 38-89 RECORDED UNDER AUDITORS FILE NO. 8909220077 ALONG THE WEST LINE OF LOTS 1 AND 3 OF SAID SHORT PLAT; EXCEPT FROM ALL OF THE ABOVE, THAT PORTION THEREOF CONVEYED TO FLOYD POLMATEER, ET UX, BY DEED RECORDED SEPTEMBER 23, 1981 AS AUDITORS FILE NO. 8109230025; ALSO EXCEPT FROM ALL OF THE ABOVE, THAT PORTION CONVEYED TO RICHARD AND GERRY GRIMSTEAD, HUSBAND AND WIFE, BY STATUTORY WARRANTY DEED, RECORDED AUGUST 23, 1991 AS AUDITORS FILE NO. 9109230009; AND ALSO EXCEPT FROM ALL OF THE ABOVE, THAT PORTION CONVEYED TO KRISTIN L. MYERS, A SINGLE WOMAN, BY QUIT CLAIM DEED RECORDED FEBRUARY 11, 2003 AS AUDITORS FILE NO. 200302110111. AND ALSO EXCEPT THE ROAD RIGHT OF WAY KNOWN AS BOTH SR 537 AND AS THE FARM TO MARKET ROAD ALONG THE WEST LINE OF SAID SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER. SURVEY RECORDED UNDER AF NO. 200302120051. SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M.; TOGETHER WITH THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 21 LYING WESTERLY OF THE FENCE LINE DELINEATED ON THE FACE OF SKAGIT COUNTY SHORT PLAT NO. 38-89 RECORDED UNDER AUDITORS FILE NO. 8909220077 ALONG THE WEST LINE OF LOTS 1 AND 3 OF SAID SHORT PLAT; EXCEPT FROM ALL OF THE ABOVE, THAT PORTION THEREOF CONVEYED TO FLOYD POLMATEER, ET UX, BY DEED RECORDED SEPTEMBER 23, 1981 AS AUDITORS FILE NO. 8109230025; ALSO EXCEPT FROM

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ABBREVIATED LEGAL 23.6800 AC SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 21, TOWNSHIP 35 NORTH, RANGE 3 EAST, W.M.; TOGETHER WITH THAT PORTION OF THE SOUTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SAID SECTION 21 LYING WESTERLY OF THE FENCE LINE DE

THIS BEING THE SAME PROPERTY CONVEYED TO MARY ROBIN MYERS, AS HER SEPARATE ESTATE, DATED 09.15.2012 AND RECORDED ON 10.12.2012 IN INSTRUMENT NO. 201210120076, IN THE SKAGIT COUNTY RECORDERS OFFICE.

PARCEL NO. P34615

9831436

Address: 9791 FARM TO MARKET RD, BOW, WA