

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

**Assessor's Parcel or Account Number:** P58418  
**Abbreviated Legal Description:** Lots 1 and 2, Block 505  
**Full legal description located on page:** See Attached Legal Description  
**Grantor(s):** Elizabeth Walker  
**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**

**DEFINITIONS**

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Form.

**"Master Form"** means that certain Master Form Deed of Trust recorded in the Office of the Recorder, on June 19, 2017, in Book/Volume , at Page(s) or Recording No. 201706190182, for land situated in the County of SKAGIT, Washington.

(A) **"Security Instrument"** means this document, which is dated 04/24/2026, together with all Riders to this document.

(B) **"Borrower"** is Elizabeth WALKER, Unmarried; .. Borrower is the Trustor under this Security Instrument.

April 20, 2026

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(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 **04/24/2026**. The Note states that Borrower owes Lender **one hundred fifty thousand Dollars (U.S. \$150,000.00)** 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 **04/29/2046**.

(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: **1318 ERIE AVE, ANACORTES, Washington 98221-1363** ("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**

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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.

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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**

*[Handwritten Signature]*

Elizabeth Walker *Seal*

**Acknowledgment**

State of Washington

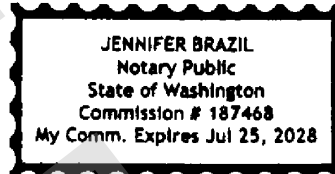
County of Skagit

This record was acknowledged before me on April 24, 2026 by Elizabeth Walker

*[Handwritten Signature]*  
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

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

Loan originator: Michelle Czerwinski, NMLS ID: 1061901

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

Borrower Name(s): Elizabeth Walker

Property Address: 1318 ERIE AVE, ANACORTES, WA 98221-1363

Parcel ID: P58418

**Property Description:**

the following real estate, situated in the County of SKAGIT, State of Washington: Lots 1 and 2, Block 505, Northern Pacific Addition to the City of Anacortes, Skagit County, Washington, according to the plat thereof recorded in Volume 2 of Plats, pages 9 through 11, records of Skagit County, State of Washington Abbreviated Legal: Lots 1 and 2, Block 505, Northern Pacific Skagit County, 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 ELIZABETH G. WALKER, ALSO KNOWN AS, ELIZABETH WALKER, AN UNMARRIED WOMAN AND PATRICK L. WALKER, A MARRIED MAN, EACH AS THEIR SEPARATE ESTATE, to ELIZABETH WALKER, AN UNMARRIED WOMAN, dated 04/01/2021, and recorded on 10/04/2021, at document reference 202110040081 in SKAGIT County, Washington.

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