

Return Address:
OLD REPUBLIC TITLE
530 South Main Street
Suite 1031
Akron, OH 44311



201207020100
Skagit County Auditor

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Order # 01-12040999-02R

Please print or type information **WASHINGTON STATE RECORDER'S Cover Sheet**
(RCW 65.04)

Document Title(s) (or transactions contained therein): (all areas applicable to your document must be filled in) SHORT FORM DEED OF TRUST
Reference Number(s) of Documents assigned or released: Additional reference #'s on page _____ of document
Grantor(s) (Last name, first name, initials) CHERYL L WILLIS REVOCABLE LIVING TRUST DATED 1/23/04 – CHERYL L WILLIS AS TRUSTEE AS TO AN UNDIVIDED FIFTY PERCENT INTEREST, AND TIMOTHY C ROSENHAN, TRUSTEE OF THE TIMOTHY C ROSENHAN REVOCABLE LIVING TRUST AGREEMENT, DATED 11/02/1999 AS TO AN UNDIVIDED FIFTY PERCENT INTEREST TIMOTHY C. ROSENHAN, TRUSTEE CHERYL L. WILLIS, TRUSTEE
Grantee(s) (Last name first, then first name and initials) GRANTEE: KEYBANK NATIONAL ASSOCIATION TRUSTEE: FIRST AMERICAN TITLE INSURANCE COMPANY
Legal description (abbreviated: i.e. lot, block, plat or section, township, range) THE COUNTY OF SKAGIT, IN THE STATE OF WASHINGTON TRACT 12, SAMISH SHORES PLAT, PLAT VOL 8, PG 7
Assessor's Property Tax Parcel/Account Number Assessor Tax # not yet assigned P68803
The Auditor/Recorder will rely on the information provided on the form. The staff will not read the document to verify the accuracy or completeness of the indexing information provided herein.

~~After Recording Return To:~~

KeyBank National Association
Old Republic Title Residential Information Services
P. O. Box 16430
Boise, ID 83715

WHEN RECORDED RETURN TO:
OLD REPUBLIC TITLE
ATTN: POST CLOSING
530 SOUTH MAIN STREET
SUITE 1031
AKRON, OH 44311

[Space Above This Line For Recording Data]

12040999-02R

SHORT FORM DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below and in the Master Form.

"Master Form" means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 02/10/10, in Book/Volume _____ at Page(s) _____ or Recording No. 201002100020, for land situate in the County of SKAGIT

"Borrower" is

CHERYL L WILLIS REVOCABLE LIVING TRUST DATED 1/23/04 - CHERYL L WILLIS AS TRUSTEE AS TO AN UNDIVIDED FIFTY PERCENT INTEREST, AND
TIMOTHY C ROSENHAN, TRUSTEE OF THE TIMOTHY C ROSENHAN REVOCABLE LIVING TRUST AGREEMENT, DATED 11/02/1999 AS TO AN UNDIVIDED FIFTY PERCENT INTEREST

TIMOTHY C. ROSENHAN, TRUSTEE
CHERYL L. WILLIS, TRUSTEE
The Borrower's address is 10479 WALLEEN 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:

10479 WALLEEN ROAD 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
TRACT 12, SAMISH SHORES PLAT, PLAT VOL 8, PG 7

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: P68803

"Security Instrument" means this document, which is dated 06/14/12, 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

KeyBank WA Short Form Closed-End Security Instrument (11/2/2011)
HC# 4837-6239-3349v5



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"Debt Instrument" means the promissory note signed by Borrower and dated 06/14/12. The Debt Instrument states that Borrower owes Lender U.S. \$ 135,000.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 07/16/2042.

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

"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 renewals, extensions and modifications of the Debt 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 seised 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

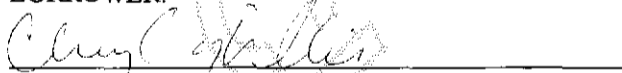
Definitions in the Master Form that are not set forth above and Section 1 through and including Section 24 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs 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:


TIMOTHY C. ROSENHAM, TRUSTEE

BORROWER:


CHERYL L. WILLIS, TRUSTEE

BORROWER:

BORROWER:

BORROWER:



IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and delivered in the presence of:

X Cheryl L. Willis

X _____

X _____

X _____

X _____

X _____

STATE OF WASHINGTON

SS.

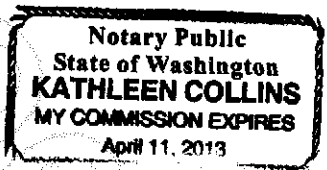
COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Cheryl L. Willis is/are the person(s) who appeared before me, and said person(s) acknowledged that he/she/they signed this instrument and acknowledged it to be his/her/their free and voluntary act for the uses and purposes mentioned in this instrument.

DATED: June 20, _____, 20012.

KACen

Name Kathleen Collins



NOTARY PUBLIC in and for the State of Washington

Residing at Skagit County

My appointment expires: April 11, 2013



201207020100
Skagit County Auditor

BORROWER:

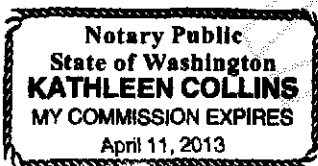
BORROWER:

BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Timothy C. Rosenman,
and Cheryl Willis
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: June 14, 2012



KACOL
Notary Public
Title Notary / Kathleen Collins
My Appointment expires: April 11, 2013

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: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young



201207020100
Skagit County Auditor

Schedule A

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: TRACT 12, SAMISH SHORES PLAT, ACCORDING TO THE PLAT THEREOF, RECORDED IN VOLUME 8 OF PLATS, PAGE 7, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL: TRACT 12, SAMISH SHORES PLAT, PLAT VOL 8, PG 7

Schedule B



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Reference Number: 120621233090C