



201212040018  
Skagit County Auditor

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When Recorded Return To:  
Accurate Title Group  
2925 Country Drive  
St. Paul, MN 55117

78180169

P62163

[Space Above This Line For Recording Data]

949199-01  
DEFINITIONS

### SHORT FORM OPEN-END DEED OF TRUST

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 02/11/10, in Book/Volume \_\_\_\_\_ at Page(s) \_\_\_\_\_ or Recording No. 2100201317, for land situate in the County of WHATCOM \_\_\_\_\_.

**"Borrower" is**

DARRYL F. ANDERSON, MARRIED  
VERNA S. ANDERSON, MARRIED

The Borrower's address is 22632 BUCHANAN ST  
MOUNT VERNON, WA 98273

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:

22632 BUCHANAN ST MOUNT VERNON, WA 98273  
("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

~~the County of WHATCOM, in the State of Washington~~

~~BLOCK 1, BINGHAM ACREAGE, VOL. 4, PG. 24, SKAGIT COUNTY, WASHINGTON.~~

and as may be more fully described in Schedule A (see, Page <sup>5</sup>4). The Assessor's Tax Parcel or Account Number for this property is: P62163

**"Security Instrument"** means this document, which is dated 11/13/12, 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

**"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. \$ 103,500.00 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 11/17/2047.

**"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 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 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:

  
DARRYL S. ANDERSON

BORROWER:

  
VERNA S. ANDERSON

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_



BORROWER:

BORROWER:

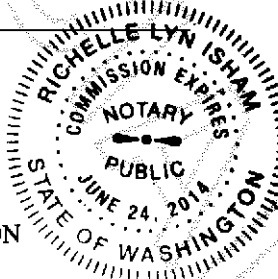
BORROWER:

STATE OF WASHINGTON  
CITY/COUNTY OF

I certify that I know or have satisfactory evidence that Whatcom Darryl F Anderson + Vera S. Anderson  
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:

11/13/12



Michelle Lyn Isham  
Notary Public

Title

My Appointment expires: 6/24/14

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 / Kristy Young



**Schedule A**

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON THE NORTH HALF OF THE FOLLOWING DESCRIBED TRACT THAT PORTION OF BLOCK I, BINGHAM ACREAGE, AS PER PLAT RECORDED IN VOLUME 4 OF PLATS, PAGE 24, RECORDS OF SKAGIT COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS BEGINNING AT THE NORTH QUARTER CORNER OF SECTION II, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M. THENCE, NORTH 89 DEGREES 30 MINUTES 50 SECONDS EAST ALONG THE NORTH LINE OF SAID SECTION, 692.50 FEET TO THE WEST LINE OF A ROAD PROJECTED NORTH; THENCE SOUTH ALONG SAID PROJECTED WEST LINE OF SAID ROAD 30 FEET TO THE TRUE POINT OF BEGINNING, THENCE SOUTH ALONG THE WEST LINE IF SAID ROAD 190.00 FEET, THENCE SOUTH 89 DEGREES 30 MINUTES 50 MINUTES WEST 156.50 FEET; THENCE NORTH 190.00 FEET TO THE SOUTH LINE OF THE COUNTRY ROAD TO THE TRUE POINT OF BEGINNING. ABB. LEGAL BLOCK I, BINGHAM ACREAGE, VOL. 4, PG. 24, SKAGIT COUNTY, WASHINGTON. THIS BEING THE SAME PROPERTY CONVEYED TO DARRYL F. ANDERSON AND VERA S. ANDERSON, HUSBAND AND WIFE, DATED 09.23.1978 AND RECORDED IN INSTRUMENT NO. 888358, IN THE WHATCOM COUNTY RECORDERS OFFICE. PARCEL NO. 902774 1

**Schedule B**

BORROWER AND LENDER REQUEST THE HOLDER OF ANY MORTGAGE, DEED OF TRUST OR OTHER ENCUMBRANCE WITH A LIEN WHICH HAS PRIORITY OVER THIS MORTGAGE TO GIVE NOTICE TO LENDER, AT LENDER'S ADDRESS SET FORTH ON PAGE ONE OF THIS MORTGAGE, OF ANY DEFAULT UNDER THE SUPERIOR ENCUMBRANCE AND OF ANY SALE OR OTHER FORECLOSURE ACTION.

Reference Number: 122721621480C

KeyBank WA Short Form HELOC Security Instrument (03/23/2011)  
HC# 4845-3460-4037v4



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Skagit County Auditor

*Schedule A*

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY  
OF SKAGIT, STATE OF WASHINGTON

THE NORTH HALF OF THE FOLLOWING DESCRIBED TRACT  
THAT PORTION OF BLOCK I, BINGHAM ACREAGE, AS PER PLAT  
RECORDED IN VOLUME 4 OF PLATS, PAGE 24, RECORDS OF SKAGIT  
COUNTY, WASHINGTON, DESCRIBED AS FOLLOWS

BEGINNING AT THE NORTH QUARTER CORNER OF SECTION II, TOWNSHIP  
34 NORTH, RANGE 4 EAST, W.M. THENCE, NORTH 89 DEGREES 30 MINUTES  
50 SECONDS EAST ALONG THE NORTH LINE OF SAID SECTION, 692.50  
FEET TO THE WEST LINE OF A ROAD PROJECTED NORTH; THENCE SOUTH  
ALONG SAID PROJECTED WEST LINE OF SAID ROAD 30 FEET TO THE TRUE  
POINT OF BEGINNING, THENCE SOUTH ALONG THE WEST LINE IF SAID  
ROAD 190.00 FEET; THENCE SOUTH 89 DEGREES 30 MINUTES 50 MINUTES  
WEST 156.50 FEET; THENCE NORTH 190.00 FEET TO THE SOUTH LINE OF  
THE COUNTRY ROAD TO THE TRUE POINT OF BEGINNING.

ABB. LEGAL

BLOCK I, BINGHAM ACREAGE, VOL. 4, PG. 24, SKAGIT COUNTY,  
WASHINGTON.

This being the same property conveyed to DARRYL F. ANDERSON AND VERA S.  
ANDERSON, HUSBAND AND WIFE, dated 09.23.1978 and recorded in  
INSTRUMENT NO. 888358, in the SKAGIT County Records Office.

PARCEL NO. P62163

902774 ----

Address :22632 BUCHANAN ST, Mount Vernon,WA



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