

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



201306100172

Skagit County Auditor

\$77.00

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5 12:15PM

Order # 01-13067205-02R

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)

DEED OF TRUST

RECORDED 1st

Reference Number(s) of Documents assigned or released:

Additional reference #'s on page _____ of document

Grantor(s) (Last name, first name, initials)

ELLIOT WARD, MARRIED
STEPHANIE A WARD, MARRIED

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

;LOT B, SKAGIT COUNTY SHORT PLAT NO. PL-05-0917, AUDITORS FILE NO. 200606150095,
PRTN S 1/2 SEC. 30,, TWSHP 35 N, R 3 E, W.M.

Tax ID:

~~382100-0100-00~~ P 124687

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.

I am requesting an emergency nonstandard recording for an additional fee as provided in RCW 36.18.010. I understand that the recording processing requirements may cover up or otherwise obscure some part of the text of the original document."

After Recording Return To:

KeyBank National Association
Old Republic Title
P.O. Box 6899
Cleveland, OH 44101

13047205

[Space Above This Line For Recording Data]

Record 1st

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

ELLIOT WARD, MARRIED
STEPHANIE A. WARD, MARRIED

The Borrower's address is 12500 PARKSIDE LN
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:

12500 PARKSIDE LN MOUNT VERNON, WA 98273

("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

LOT B, SKAGIT COUNTY SHORT PLAT NO. PL-05-0917, AUDITORS FILE
NO. 200606150095, PRTN S 1/2 SEC. 30, TWSHP 35 N, R 3 E, W. 1/4.

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: P124687

"Security Instrument" means this document, which is dated 05/15/13, 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 05/15/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 112,695.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 05/20/2033.

"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 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 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.

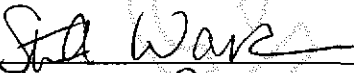
BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument (including those provisions of the Master Form that are incorporated by reference) and in any Rider executed by Borrower and recorded with it.

BORROWER:

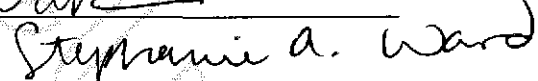


ELLIOT WARD

BORROWER:



STEPHANIE A. WARD



BORROWER:

BORROWER:

BORROWER:



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BORROWER:

BORROWER:

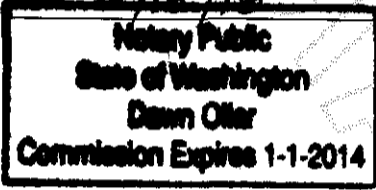
BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Elliott Ward
& Stephanie A Ward

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: 5/15/2013



Dawn Ollar
Notary Public
Title Manager
My Appointment expires: 01-01-14

Dawn Ollar
Notary Public - State of Washington

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: _____

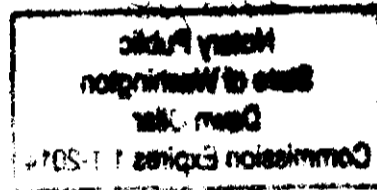
THIS INSTRUMENT PREPARED BY: KeyBank National Association / Kristy Young



Schedule A

SITUATED IN THE COUNTY OF SKAGIT AND STATE OF WASHINGTON: LOT B, SKAGIT COUNTY SHORT PLAT NO. PL-05-0917, APPROVED JUNE 14, 2006 AND RECORDED JUNE 15, 2006, UNDER AUDITORS FILE NO. 200606150095, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING A PORTION OF THE SOUTH HALF OF SECTION 30, TOWNSHIP 35 NORTH, RANGE 3 EAST OF THE WILLAMETTE MERIDIAN. ABBREVIATED LEGAL: LOT B, SHORT PLAT NO. PL-05-0917, AUDITORS FILE NO. 200606150095, PRTN OF S1/2, S 30, T 35 N, R 3 E, W.M.

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: 130111202190C

KeyBank WA Short Form Closed-End Security Instrument (11/2/2011)
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