

Return To:  
Southwest Financial Services, LTD.  
1671 Park Rd. #2  
Ft. Wright, KY 41011-2769



Trustee is - First American Title Insurance Co,  
2101 Fourth Ave Ste 800  
Seattle, WA, 98121

[Space Above This Line For Recording Data] 23571144

**SHORT FORM DEED OF TRUST**

<u><b>Lender (Name and NMLSR Number)</b></u>	<u><b>Loan Originator (Name and NMLSR Number)</b></u>
KeyBank National Association	Dani Michelle Hoskinson
399797	894762

**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 10/17/2013, in Book/Volume \_\_\_\_\_ at Page(s) \_\_\_\_\_ or Recording No. 201310170056, for land situate in the County of SKAGIT

"Borrower" is  
JEFF FRANCIS, MARRIED  
TAMELA FRANCIS, MARRIED  
HTTA TAMI FRANCIS

The Borrower's address is 11223 4TH 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:

11223 4TH ST MOUNT VERNON, WA 98274

("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  
L 1-2, 6-8 BLK 14 SEIGFREIDS ADD TO BAY VIEW SKAGIT COUNTY  
WASHINGTON DEED 201403250006 PARCEL P71124

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: P71124

"Security Instrument" means this document, which is dated 12/01/14, 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 promissory note signed by Borrower and dated 12/01/14. The Debt Instrument states that Borrower owes Lender U.S. \$ 250,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 12/05/2034.

"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."

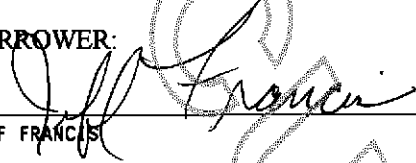
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property, that the Property will not be used for or in connection with any illegal activity and that the Property is unencumbered as of the execution date of this Security Instrument, 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.

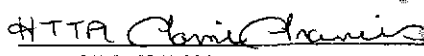
BORROWER:

  
JEFF FRANCIS

BORROWER:

  
TAMELA FRANCIS

BORROWER:

  
HTTA TAMI FRANCIS

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

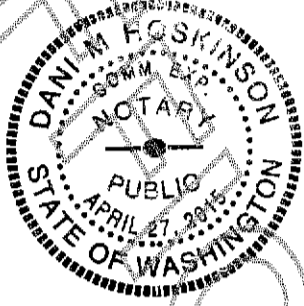
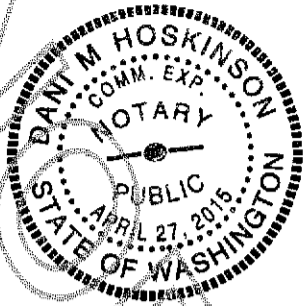


BORROWER:

BORROWER:

BORROWER:

BORROWER:



STATE OF WASHINGTON  
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that ~~Jeff~~ Tamela Francis  
HHA TAMI FRANCIS JEFF FRANCIS  
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: 12-1-14

[Signature]  
Notary Public  
Title Branch Manager  
My Appointment expires: April 27<sup>th</sup> 2015

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 SKAGIT COUNTY, WASHINGTON: LOTS 1, 2, 6, 7, AND 8, BLOCK 14, SEIGFREIDS ADDITION TO BAY VIEW, WASHINGTON, ACCORDING TO THE PLAT RECORDED IN VOLUME 1 OF PLATS, PAGE 11, RECORDS OF SKAGIT COUNTY, WASHINGTON; TOGETHER WITH THAT PORTION OF VACATED ALLEY WHICH UPON VACATION REVERTED TO SAID PREMISES BY OPERATION OF LAW. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN DOCUMENT NO. 201403250006, OF THE SKAGIT COUNTY, WASHINGTON RECORDS. ABBREVIATED LEGAL: L 1-2, 6-8 BLK 14 SEIGFREIDS ADD TO BAY VIEW SKAGIT COUNTY WASHINGTON DEED 201403250006 PARCEL P71124

**Schedule B**

Reference Number: 142961629020C

KeyBank WA Short Form Closed-End Security Instrument (3/11/14)  
HC# 4837-6239-3349v7

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