

After Recording Return To:

KeyBank National Association
SOLIDIFI - ATTN: Filings
127 John Clarke Road
Middletown, RI 02842

[Space Above This Line For Recording Data]

SHORT FORM DEED OF TRUST

Lender (Name and NMLSR Number)

Loan Originator (Name and NMLSR Number)

KeyBank National Association

James R Arnold

399797

70834

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

MICHAEL EDGETT, UNMARRIED
PAMELA BAIR, UNMARRIED

The Borrower’s address is 5359 TENNESON RD
SEDRO WOOLLEY, WA 98284

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:

5359 TENNESON RD SEDRO WOOLLEY, WA 98284

(“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 14, SEC. 31, T36N, R5E, VOL. 1 PG. 52,
AUDITOR’S FILE NO. 800321 DEED: 201312300060

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: P113135

“Security Instrument” means this document, which is dated 11/01/18, 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 11/01/18. The Debt Instrument states that Borrower owes Lender U.S. \$ 30,425.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 11/16/2033.

"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 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:


MICHAEL EDGETT

BORROWER:


PAMELA BAIR

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON

CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that MICHAEL EDGETT
& PAMELA BARR

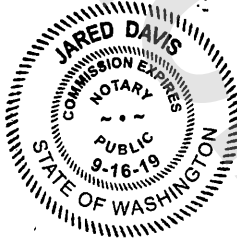
is the person who appeared before me, and said person acknowledged that he/she signed this instrument and acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 11/11/2018

[Signature]
Notary Public

Title Branch Manager

My Appointment expires: 09/16/2019



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 / James Ray

Schedule A

SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: TRACT 14 OF THAT CERTAIN SURVEY OF A PORTION OF SECTION 31, TOWNSHIP 36 NORTH, RANGE 5 EAST OF THE WILLAMETTE MERIDIAN, RECORDED MAY 6, 1974, IN VOLUME 1 OF SURVEYS, PAGE 52, UNDER AUDITOR'S FILE NO. 800321, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATED IN SKAGIT COUNTY, WASHINGTON. 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 ABBREVIATED LEGAL: TRACT 14, SEC. 31, T36N, R5E, VOL. 1 PG. 52, AUDITOR'S FILE NO. 800321 DEED: 201312300060 PAR: P113135 BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN INSTRUMENT NO. 201312300060 OF THE SKAGIT COUNTY, WASHINGTON RECORDS.

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.

EXISTING ENCUMBRANCE(S): PLANET HOME LENDING

Reference Number: 182571254170U

Signature Addendum

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

Signed and delivered in the presence of:

BORROWER:

[Signature]
Michael Edgett

x [Signature]
Pamela Bair

STATE OF WASHINGTON

COUNTY OF SKAGIT

On the 8th day of November in the year 2018 before me, the undersigned, personally appeared Michael Edgett + Pamela Bair personally

known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person on behalf of which the individual(s) acted, executed the instrument.

[Signature]
Notary Public

My Commission Expires: 9/16/2019

(SEAL) →

182571254170U

