



**201905160041**

05/16/2019 11:34 AM Pages: 1 of 4 Fees: \$103.00  
Skagit County Auditor

Return Name and Address:

Title 365  
~~American Title Inc.~~  
11010 Burdette Street  
PO Box 641010  
Omaha, NE 68164-1010

ATI # 156168

Please print or type information

**Document Title(s)**

SHORT FORM DEED OF TRUST

**Grantor(s)**

1. MIRANDA HASTINGS
2. MICHAEL MONTELLANO

☐ Additional names on page \_\_\_\_ of document

**Grantee(s)**

1. THIRD FEDERAL SAVINGS AND LOAN
2. CHICAGO TITLE INSURANCE COMPANY

☐ Additional names on page \_\_\_\_ of document

**Legal Description** (abbreviated: i.e. lot, block, plat OR section, township, range, qtr/qtr)

PARCEL B AFN 200809040107 W180 FT BLK 127 PLAT OF PLOT OF THE TOWNSITE  
OF GIBRALTER VOL 1 OF PLATS PGS 19 & 20 SKAGIT COUNTY

☒ Additional legal is on page 3 of document

**Reference Number(s)** (Auditor File Numbers) of Documents assigned or released:

201706190183

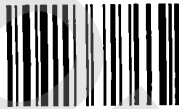
☐ Additional numbers on page \_\_\_\_ of document

**Assessor's Property Tax Parcel/Account Number**

P73602

- ☐ Property Tax Parcel ID is not yet assigned  
☐ Additional parcel numbers on page \_\_\_\_ of document

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.



156168

Requested by/Return to:  
 Title365  
 11010 Burdette Street  
 PO Box 641010  
 Omaha, NE 68164  
 MIRANDA HASTINGS

Document Title: Deed of Trust  
 Grantor(s): Miranda Hastings  
 Grantee(s): Third Federal Savings and Loan  
 Assessor's Property Tax Parcel or Account Number:  
 P73602

[Space Above This Line For Recording Data]

**SHORT FORM DEED OF TRUST**

(With Future Advance Clause)

**1. DATE AND PARTIES.** The date of this Deed of Trust (Security Instrument) is: April 24, 2019.

The parties and their addresses are:

**GRANTOR:** Miranda Hastings Married To Michael Montellano, Her Spouse; 7258 Sunrise Estate Dr, Anacortes, WA 98221-8608

☐ If checked, refer to the attached Addendum incorporated herein, for additional Trustors, their signatures and acknowledgments.

**Trustee:** Chicago Title Insurance Company, a Nebraska corporation

**Lender:** Third Federal Savings and Loan, 7007 Broadway Avenue, Cleveland, OH 44105  
 INCORPORATED IN THE STATE OF OHIO

**2. CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Grantor's performance under this Security Instrument, Grantor irrevocably grants, conveys and sells to Trustee, in trust for the benefit of Lender, with power of sale, the following described property: **See Attached Legal Description**

The property is located in **SKAGIT** County at **7258 Sunrise Estate Dr , ANACORTES, Washington 98221-8608**.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above

**3. MAXIMUM OBLIGATION LIMIT.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$63,400.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

**4. SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:

A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (You must specifically identify the debt(s) secured and you should include the final maturity date of such debt(s).) **A Note, evidenced by the Home Equity Line of Credit, executed by MIRANDA HASTINGS in favor of Lender dated 04/24/19 in the Principal Amount of \$63,400.00 and with a Maturity Date of 04/24/49.**

B. All future advances from Lender to Grantor or other future obligations of Grantor to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Grantor in favor of Lender after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Grantor agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Grantor, or any one or more Grantor and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced.

04/18/19

Page 1 of 2  
 45 / HASTINGS / 1709 / 617



WASHINGTON -- SHORT FORM DEED OF TRUST - Open End Consumer  
 Third Federal Savings and Loan Association of Cleveland

TFS8071WA

All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

C. All other obligations Grantor owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Grantor and Lender.

D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

In the event that Lender fails to provide any required notice of the right of rescission, Lender waives any subsequent security interest in the Grantor's principal dwelling that is created by this Security Instrument.

**5. DEED OF TRUST COVENANTS.** Grantor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Grantor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Grantor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Sections 5 through 22 of the Master Mortgage are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of Master Form Deed of Trust and agrees to be bound by the Sections and paragraphs of the Master Form Deed of Trust incorporated into this Security Instrument.

**"Master Form"** means that certain Master Form Deed of Trust recorded in the Office of the Recorder on 6/19/17, in Book/Volume , at Page(s) or Recording No. 201706190183, for land situated in the County of SKAGIT, Washington.

**SIGNATURES:** By signing below, Grantor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Grantor also acknowledges receipt of a copy of this Security Instrument on the date stated on page 1.

  
Miranda Hastings

4/24/19

(Date)

  
Michael Montellano, To Release Dower

4/24/19

(Date)

(Date)

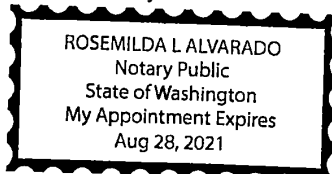
(Date)


STATE OF WASHINGTON, County of Skagit

On this day personally appeared before me Miranda Hastings and Michael Montellano, To Release Dower

to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned

GIVEN under my hand and official seal this 24<sup>th</sup> day of 04, 2019.



  
Notary Public in and for the State of Washington, residing at  
Skagit County  
My commission expires on: 08/28/2021

Loan Origination Organization: Third Federal Savings and Loan Association of Cleveland, NMLS ID: 449401

Loan originator: Heather Fabry, NMLS ID: 1453683

**Third Federal Savings and Loan  
EXHIBIT 'A' - LEGAL DESCRIPTION****Borrower Name:** Miranda Hastings**Property Address:** 7258 Sunrise Estate Dr, Anacortes, WA, 98221-8608**Parcel ID:** P73602 / **Group ID:** / **Property Description:**

THE FOLLOWING DESCRIBED REAL PROPERTY SITUATED IN SKAGIT COUNTY, WASHINGTON: PARCEL B OF BOUNDARY LINE ADJUSTMENT AS RECORDED SEPTEMBER 4, 2008, UNDER AUDITOR'S FILE NO. 200809040107, RECORDS OF SKAGIT COUNTY, WASHINGTON, AND DESCRIBED AS FOLLOWS:  
BEGINNING AT THE NORTHEAST CORNER OF THE WEST 180 FEET OF BLOCK 127, PLAT OF PLOT OF THE TOWNSITE OF GIBRALTER, SKAGIT COUNTY, WASHINGTON, U.S.A, FILED IN VOLUME 1 OF PLATS, PAGES 19 AND 20, RECORDS OF SKAGIT COUNTY, WASHINGTON; THENCE SOUTH 00 DEGREES 29 MINUTES 40 SECONDS WEST ALONG THE EAST LINE OF SAID WEST 180 FEET AND THE SOUTHERLY EXTENSION THEREOF A DISTANCE OF 557.45, FEET TO THE SOUTH LINE OF THE NORTH 90 FEET OF LOTS 17-32 OF BLOCK 107 OF SAID PLAT;  
THENCE NORTH 89 DEGREES 30 MINUTES 20 SECONDS WEST ALONG SAID SOUTH LINE AND THE WESTERLY EXTENSION THEREOF, A DISTANCE OF 220.00 FEET TO THE CENTERLINE OF VACATED WYOMING STREET; THENCE NORTH 00 DEGREES 29 MINUTES 40 SECONDS EAST ALONG SAID CENTERLINE, A DISTANCE OF 554.62 FEET TO THE NORTH LINE OF SAID PLAT; THENCE NORTH 89 DEGREES 45 MINUTES 26 SECONDS EAST ALONG THE NORTH LINE OF SAID PLAT, A DISTANCE OF 220.02 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION. ABBREVIATED LEGAL DESCRIPTION: PARCEL B AUDITORS FILE NO. 200809040107 W180 FT BLK 127 PLAT OF PLOT OF THE TOWNSITE OF GIBRALTER VOL 1 OF PLATS PGS 19 & 20 SKAGIT COUNTY. SUBJECT TO RESTRICTIONS, RESERVATIONS, EASEMENTS, COVENANTS, OIL, GAS OR MINERAL RIGHTS OF RECORD, IF ANY.

Initials: MH