

After Recording Return To:

KeyBank National Association
Accurate Title Group
P.O. Box 6899
Cleveland, OH 44101

[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

Kylie Ann Fair

399797

870036

DEFINITIONS

5130537-02

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 STEVEN SCHUSTER, MARRIED
DENISE SCHUSTER, MARRIED

The Borrower's address is 3619 W 10TH ST
ANACORTES, WA 98221

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:

3619 W 10TH ST ANACORTES, WA 98221

("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 5, WEST 10TH ST. B.L.A. NO 2 PTN OF BLOCKS 1120 AND
1121, N.P. ADD. TO ANACORTES

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: P132139

"Security Instrument" means this document, which is dated 09/02/20, 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 09/02/20. The Debt Instrument states that Borrower owes Lender U.S. \$ 70,295.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 09/15/2035.

"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:

Michael Steven Schuster
MICHAEL STEVEN SCHUSTER

BORROWER:

Denise Schuster
DENISE SCHUSTER

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

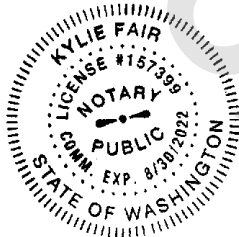
BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Michael Steven Schuster and Denise Schuster 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: 9/2/2020

Kylie F.
Notary Public
Title Notary Public
My Appointment expires: 8/30/22



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

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN THE CITY OF ANACORTES, SKAGIT COUNTY, WA TO WIT LOT 5 OF THE WEST 10TH STREET BOUNDARY LINE ADJUSTMENT NO 2, APPROVED ON JULY 27, 2016, RECORDED ON MARCH 10, 2017, UNDER AUDITORS FILE NO. 201703100069, WHICH IS A RERECORDING OF THAT INSTRUMENT RECORDED ON JULY 29, 2016, UNDER AUDITORS FILE NO. 201607290121, RECORDS OF SKAGIT COUNTY, WASHINGTON BEING A PORTION OF LOTS 1 THROUGH 11, INCLUSIVE, BLOCK 1120 AND LOTS 1 THROUGH 11, INCLUSIVE, 1121 NORTHERN PACIFIC ADDITION TO ANACORTES, AS PER PLAT RECORDED IN VOLUME 2 OF PLATS, PAGE 9, RECORDS OF SKAGIT COUNTY, WASHINGTON. THIS BEING THE SAME PROPERTY CONVEYED TO MICHAEL STEVEN SCHUSTER AND DENISE SCHUSTER, A MARRIED COUPLE, DATED 06.22.2017 AND RECORDED ON 07.26.2017 IN INSTRUMENT NO. 201707260027, IN THE SKAGIT COUNTY RECORDERS OFFICE. ABBREVIATED LEGAL LOT 5, WEST 10TH ST. B.L.A. NO 2 PTN OF BLOCKS 1120 AND 1121, N.P. ADD. TO ANACORTES PARCEL NO. P132139

Schedule B

Reference Number: 201971301400C