

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**

<u>Lender (Name and NMLSR Number)</u>	<u>Loan Originator (Name and NMLSR Number)</u>
<u>KeyBank National Association</u>	<u>Carmen J Kelly Baker</u>
<u>399797</u>	<u>670071</u>

**DEFINITIONS**

5103411-02

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  
JOSHUA TAYLOR, MARRIED  
RANDA M. TAYLOR, MARRIED  
HTTA RANDA WEIDKAMP

The Borrower's address is 607 SHILOH LN  
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:

607 SHILOH LN 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

LOT 15, ELK RUN ESTATES

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: P105062

"Security Instrument" means this document, which is dated 10/24/20, 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 10/24/20. The Debt Instrument states that Borrower owes Lender U.S. \$ 245,295.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 11/08/2050.

**"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**

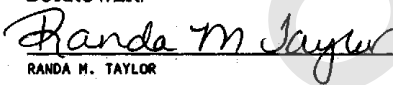
Definitions in the Master Form that are not set forth above and Section 1 through and including Section 24 of the Master Form, are incorporated into this Security Instrument by reference. Borrower acknowledges having received a copy of the Master Form and agrees to be bound by the Sections and paragraphs 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:

  
\_\_\_\_\_  
JOSHUA TAYLOR

BORROWER:

  
\_\_\_\_\_  
RANDA M. TAYLOR

BORROWER:

  
\_\_\_\_\_  
HTTA RANDA WEIDKAMP

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_

STATE OF WASHINGTON  
COUNTY OF SKAGIT

On the 24<sup>TH</sup> day of OCTOBER in the year 2020 before me, the undersigned, personally appeared  
JOSHUA TAYLOR, RANDA M. TAYLOR, HTTA RANDA  
WEIDKAMP

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.

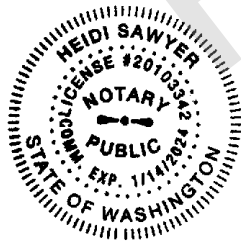
Heidi Sawyer  
Notary Public Signature:

Title: NOTARY PUBLIC

My Commission Expires: 1/14/2024

(SEAL): →

202251221570C



UNRECORDED DOCUMENT

BORROWER:

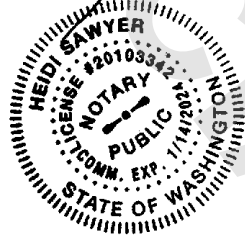
BORROWER:

STATE OF WASHINGTON  
CITY/COUNTY OF SKAGIT

I certify that I know or have satisfactory evidence that JOSHUA TAYLOR, RANDA M. TAYLOR, RANDA WEISKAMP 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: 10/24/2020

Heidi Sawyer  
Notary Public  
Title NOTARY PUBLIC  
My Appointment expires: 1/14/2024



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: \_\_\_\_\_

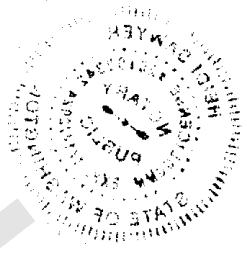
\_\_\_\_\_  
Notary Public  
Title \_\_\_\_\_  
My Appointment expires: \_\_\_\_\_

**THIS INSTRUMENT PREPARED BY:** KeyBank National Association / James Ray

**Schedule A**

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN SEDRO WOOLLEY, SKAGIT COUNTY, WA TO WIT LOT 15 ELK RUN ESTATES, AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGE 173, RECORDS OF SKAGIT COUNTY, WASHINGTON; BEING AN AMENDMENT OF THE PLAT OF MAX SUTTONS ESTATES, AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 161 AND 162, WHICH IS AN AMENDMENT OF PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 127 AND 128, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL LOT 15, ELK RUN ESTATES. THIS BEING THE SAME PROPERTY CONVEYED TO RANDA WEIDKAMP, AN UNMARRIED WOMAN; AND JOSHUA TAYLOR, AN UNMARRIED MAN, DATED 03.06.2018 AND RECORDED ON 03.16.2018 IN INSTRUMENT NO. 201803160161, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P105062

**Schedule B**



Reference Number: 202251221570C