

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 OPEN-END DEED OF TRUST

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 Open-End Deed of Trust recorded in the Office of the Recorder on 10/17/2013 in Book/Volume _____ at Page(s) _____ or Recording No. 201310170057, for land situate in the County of SKAGIT

"Borrower" is

ROBERT M. SANTUCCI, MARRIED
HELEN R. SANTUCCI, MARRIED

6617951-02

The Borrower's address is 32941- S SHORE DR
MOUNT VERNON, WA 98274

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:

32941-32943 S SHORE DR 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

LOT 39, BLOCK 1 LAKE CAVANAUGH DIV. 3

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: 3939 001 039 0003

"Security Instrument" means this document, which is dated 06/10/22, 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 loan agreement or other credit instrument signed by Borrower and dated the same day as this Security Instrument. The Debt Instrument evidences amounts Borrower owes Lender, or may owe Lender, which may vary from time to time up to a maximum principal sum outstanding at any one time of U.S. \$ 500,000.00 plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than the Maturity Date, which is 06/15/2052.

"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 future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security 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.

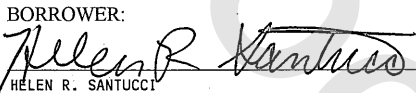
INCORPORATION OF MASTER FORM PROVISIONS

Definitions in the Master Form that are not set forth above and Section 1 through and including Section 23 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:

ROBERT M. SANTUCCI

BORROWER:

HELEN R. SANTUCCI

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON
CITY/COUNTY OF Skagit

I certify that I know or have satisfactory evidence that Robert M. Santucci
Helen K. Santucci
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: 06/10/2022

[Signature]
Notary Public
Personal Banker
Title
My Appointment expires: 07/28/2024



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 and
acknowledged it to be his/her free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: _____

Notary Public

Title
My Appointment expires: _____

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: _____

(Seal or Stamp)

Notary Public

Title
My Appointment expires: _____

THIS INSTRUMENT PREPARED BY: KeyBank National Association / James Ray

Schedule A

See Addendum A



Schedule B

Reference Number: 220981407410C

KeyBank WA Short Form HELOC Security Instrument (12/4/2014)
HC# 4845-3460-4037v5

(page 4 of 4 pages)

UNOFFICIAL DOCUMENT

Addendum A**Property Address:**32941-32943 S SHORE DR
MOUNT VERNON, WA 98274**Borrower(s):**ROBERT M. SANTUCCI
HELEN R. SANTUCCI**Customer Number:**

220981407410C

Legal Description of Property

THE FOLLOWING LANDS AND PROPERTY, TOGETHER WITH ALL IMPROVEMENTS LOCATED THEREON, LYING IN MOUNT VERNON, SKAGIT COUNTY, WA TO WIT; LOT 39, BLOCK 1, LAKE CAVANAUGH SUBDIVISION, DIVISION NO. 3, AS PER PLAT THEREOF RECORDED IN VOLUME 6 OF PLATS, PAGE 25, RECORDS OF SKAGIT COUNTY, WASHINGTON. SUBJECT TO A. RIGHT OF THE GENERAL PUBLIC TO THE UNRESTRICTED USE OF ALL THE WATERS OF A NAVIGABLE BODY OF WATER NOT ONLY FOR THE PRIMARY PURPOSES OF NAVIGATION, BUT ALSO FOR COROLLARY PURPOSES, INCLUDING BUT NOT LIMITED TO FISHING, BOATING, BATHING, SWIMMING, WATER SKIING AND OTHER RELATED RECREATIONAL PURPOSES, AS THOSE WATERS MAY AFFECT THE TIDELANDS, SHORELANDS, OR ADJOINING UPLANDS, AND WHETHER THE LEVEL OF THE WATER HAS BEEN RAISED NATURALLY OR ARTIFICIALLY TO A MAINTAINED OR FLUCTUATING LEVEL, ALL AS FURTHER DEFINED BY THE DECISIONAL LAW OF THIS STATE. AFFECTS ALL OF THE PREMISES SUBJECT TO SUCH SUBMERGENCE. B. COVENANTS, CONDITIONS AND RESTRICTIONS CONTAINED IN SAID PLAT, AS FOLLOWS A. NO NOXIOUS OR OFFENSIVE TRADE SHALL BE CARRIED ON UPON ANY LOT NOR SHALL ANYTHING BE DONE THEREON WHICH MAY BECOME AN ANNOYANCE TO THE NEIGHBORHOOD. B. NO LOTS SHALL BE USED FOR COMMERCIAL BUSINESS OR MANUFACTURING PURPOSES. ABBREVIATED LEGAL; LOT 39, BLOCK 1 LAKE CAVANAUGH DIV. 3 THIS BEING THE SAME PROPERTY CONVEYED TO ROBERT M. SANTUCCI AND HELEN R. SANTUCCI, HUSBAND AND WIFE, DATED 08.28.2000 AND RECORDED ON 09.06.2000 IN INSTRUMENT NO. 200009060098, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. 3939-001-039-0003