

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

John Richard Scanlon IV

399797

998559

**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

SHARI R. MILLER, MARRIED  
JOHN D. MILLER, MARRIED

6599557-02

The Borrower's address is 45934 STATE ROUTE 21 N  
WILBUR, WA 99185

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:

1274 FIDALGO PL 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 19, FIDALGO COMMONS PUD, AS PER PLAT RECORDED MAY 30,  
2003 UNDER AUDITORSFILE NO. 200305300211

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: P120467

**"Security Instrument"** means this document, which is dated 07/06/22, 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 promissory note signed by Borrower and dated 07/06/22. The Debt Instrument states that Borrower owes Lender U.S. \$ 102,228.49 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 08/28/2052.

**"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:

  
\_\_\_\_\_  
SHARI R. MILLER

BORROWER:

  
\_\_\_\_\_  
JOHN D. MILLER

BORROWER:

\_\_\_\_\_

BORROWER:

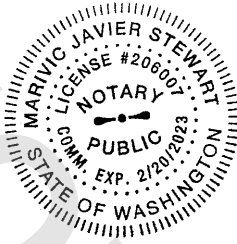
\_\_\_\_\_

BORROWER:

\_\_\_\_\_

BORROWER:

\_\_\_\_\_



BORROWER:  
\_\_\_\_\_

BORROWER:  
\_\_\_\_\_

STATE OF WASHINGTON  
CITY/COUNTY OF WASHINGTON

I certify that I know or have satisfactory evidence that Shari R. Miller & John D. Miller

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: July 06, 2022

Marivic Javier Stewart  
Notary Public  
Title Personal Banker  
My Appointment expires: 02/20/2023

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 SKAGIT COUNTY, WA TO WIT LOT 19, FIDALGO COMMONS PUD, AS PER PLAT RECORDED MAY 30, 2003 UNDER AUDITORS FILE NO. 200305300211, RECORDS OF SKAGIT COUNTY, WASHINGTON. ABBREVIATED LEGAL DESCRIPTION; LOT 19, FIDALGO COMMONS PUD, AS PER PLAT RECORDED MAY 30, 2003 UNDER AUDITORS FILE NO. 200305300211. THIS BEING THE SAME PROPERTY CONVEYED TO JOHN D. MILLER AND SHARI R. MILLER, HUSBAND AND WIFE, DATED 05/26/2004 AND RECORDED ON 06.04.2004 IN INSTRUMENT NO. 200406040110, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. P120467

**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): PENNYMAC LOAN SERVI SSE

Reference Number: 220771330140C