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Document Title(s)**Short Form Deed of Trust****Grantor(s)**

1. **Shaun A Goodman**
2. **Wendy B Goodman**

**Grantee(s)**

1. **Third Federal Savings and Loan**
2. **Chicago Title Insurance Company, A Nebraska corporation**

☐ Additional names on page ____ of document**Legal Description** (abbreviated: i.e. lot, block, plat OR section, township, range, qtr/qtr)**Parcel A, Lot 10, Candle Ridge Plat, Skagit County, WA****Reference number(s)****Assessor's Property Tax Parcel/Account Number****P104246**

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.



208291

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

Document Title: Deed of Trust

Grantor(s): Shaun A Goodman & Wendy B Goodman

Grantee(s): Third Federal Savings and Loan

Assessor's Property Tax Parcel or Account Number:

P104246

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SHORT FORM DEED OF TRUST

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Deed of Trust (Security Instrument) is: August 22, 2019.

The parties and their addresses are:

GRANTOR: Shaun A Goodman and Wendy B Goodman, Married To Each Other; 3710 E Broadway, Mount Vernon, WA 98274-8777

☐ If checked, refer to the attached Addendum incorporated herein, for additional Trustees, 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 3710 E Broadway, MOUNT VERNON, Washington 98274-8777**.

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 \$50,000.00. 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 SHAUN A GOODMAN and WENDY B GOODMAN in favor of Lender dated 08/22/19 in the Principal Amount of \$50,000.00 and with a Maturity Date of 08/22/49.**

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.



08/16/19

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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.

Shaun A Goodman 8/22/19 (Date) Wendy B Goodman 8/22/19 (Date)

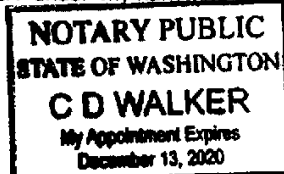
____ (Date) _____ (Date)

STATE OF WASHINGTON, County of Skagit

On this day personally appeared before me Shaun A Goodman and Wendy B Goodman

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 22nd day of AUGUST, 2019.



C D Walker
Notary Public in and for the State of Washington, residing at
SEEDRO Woolley, WA. 98284
My commission expires on 12.13.20

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

Loan originator: James Szado, NMLS ID: 1194947

**Third Federal Savings and Loan
EXHIBIT 'A' - LEGAL DESCRIPTION****Borrower Name:** Shaun A Goodman & Wendy B Goodman**Property Address:** 3710 E Broadway, Mount Vernon, WA, 98274-8777**Parcel ID:** P104246 / **Group ID:** / **Property Description:**

SITUATE IN THE CITY OF MOUNT VERNON, COUNTY OF SKAGIT, STATE OF WASHINGTON. PARCEL "A": LOT 10, "PLAT OF CANDLE RIDGE," AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 110 AND 111, RECORDS OF SKAGIT COUNTY, WASHINGTON. PARCEL "B": A PORTION OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 21, TOWNSHIP 34 NORTH, RANGE 4 EAST, W.M., BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF LOT 10 OF THE PLAT OF CANDLE RIDGE APPROVED ON OCTOBER 14, 1993 AND RECORDED ON OCTOBER 19, 1993 UNDER AUDITORS FILE NO 9310190064 RECORDS OF SKAGIT COUNTY, WA; THENCE SOUTH 1 DEGREES 00 MINUTES 24 SECONDS EAST ALONG THE SOUTHERLY PROJECTION OF THE WEST LINE OF LOT 10 OF SAID PLAT OF CANDLE RIDGE, A DISTANCE OF 165.00 FEET TO THE NORTH LINE OF THE PLAT OF FOREST ESTATES APPROVED ON JUNE 3, 1963, AND RECORDED ON AUGUST 5, 1963 IN VOLUME 8 OF PLATS, AT PAGES 53 AND 54, RECORDS OF SKAGIT COUNTY, WA; THENCE NORTH 88 DEGREES 59 MINUTES 36 SECONDS EAST ALONG THE NORTH LINE OF SAID FOREST ESTATES A DISTANCE OF 95.00 FEET TO A POINT ON THE SOUTHERLY PROJECTION OF THE EAST LINE OF LOT 10 OF SAID CANDLE RIDGE; THENCE NORTH 1 DEGREES 00 MINUTES 24 SECONDS WEST A DISTANCE OF 165.00 FEET TO THE SOUTHEAST CORNER OF SAID LOT 10; THENCE SOUTH 88 DEGREES 59 MINUTES 36 SECONDS WEST ALONG THE SOUTH LINE OF SAID LOT 10 A DISTANCE OF 95.00 FEET. TO THE POINT OF BEGINNING. LT 10, PLAT OF CANDLE RIDGE V 15 OF PLATS, PG 110

Initials:



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TFS6511