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09/02/2026 08:39 AM Pages: 1 of 4 Fees: $307.50
Skagit County Auditor, WA

UNOFFICIAL DOCUMENT

Return To: Accurate Group LLC
6000 Freedom Square, Suite 300
Cleveland, OH 44131-

Assessor's Parcel or Account Number: 4525-000-005-0003
Abbreviated Legal Description: **LOT 5, "PLAT OF BINGHAM PLACE SECOND ADDITION"**
Full legal description located on page: See Attached Legal Description
Grantor(s): Adam Focht
Grantee(s): Third Federal Savings and Loan Association of Cleveland
Trustee: Chicago Title Insurance Company, a Nebraska Corporation
Lender: Third Federal Savings and Loan Association of Cleveland

10248736-06

SHORT FORM DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this Security Instrument are defined below, in the "Definitions" Section of the Master Form, and in Sections 3, 11, 13, 18, 20 and 21 of the Master Form. Certain rules regarding the usage of words used in this Security Instrument are also provided in Section 16 of the Master Form.

"Master Form" means that certain Master Form Deed of Trust recorded in the Office of the Recorder, on June 19, 2017, in Book/Volume , at Page(s) or Recording No. 201706190182, for land situated in the County of SKAGIT, Washington.

(A) **"Security Instrument"** means this document, which is dated **08/27/2026**, together with all Riders to this document.
(B) **"Borrower"** is **Adam FOCHT, Unmarried; ..** Borrower is the Trustor under this Security Instrument.
(C) **"Lender"** is **Third Federal Savings and Loan Association of Cleveland**. Lender is a **Federal Savings Association** organized and existing under the laws of **the United States of America**. Lender's address is **7007 Broadway Avenue, Cleveland, OH 44105**. Lender is the beneficiary under this Security Instrument.

(D) **"Trustee"** is Chicago Title Insurance Company, a Nebraska Corporation
(E) **"Note"** means the promissory note signed by Borrower and dated **08/27/2026**. The Note states that Borrower owes Lender **thirty thousand** Dollars (U.S. **$30,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments (as defined in the Master Form) and to pay the debt in full not later than **09/01/2036**.
(F) **"Property"** means the property that is described below under the heading "Transfer of Rights in the Property".
(G) **"Loan"** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
(H) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ Other(s) [specify]
☐ 1-4 Family Rider	☐ Biweekly Payment Rider	_____

All references to section numbers in the Security Instrument that are contained in the Riders refer to those sections of the same number incorporated from the Master Form.

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 Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of **SKAGIT**, which currently has the address of: **1112 STATE ST, SEDRO WOOLLEY**, Washington **98284-9714** ("Property Address"). **SEE ATTACHED LEGAL DESCRIPTION**

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 and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

INCORPORATION OF MASTER FORM PROVISIONS

Paragraph (I) through and including paragraph (Q) of the "Definitions" Section of the Master Form, and Section 1 through and including Section 26 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.

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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Borrower

Adam Focht *Seal*

Acknowledgment

State of Washington

County of Skagit

This record was acknowledged before me on 27 by Adam Focht.

Notary Public

Scott S Burnett

Notary Public Name

My Commission Expires: 4-25-28

SCOTT S BURNETT
Notary Public
State of Washington
Commission # 184238
My Comm. Expires Apr 25, 2028

This notarial act was completed:
☒ In Person
☐ In Person Electronic
☐ Remote Using Communication Technology

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

Loan originator: Sheryl Moton, NMLS ID: 696064

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Third Federal Savings and Loan
EXHIBIT 'A' LEGAL DESCRIPTION

Borrower Name(s): Adam Focht

Property Address: 1112 STATE ST, SEDRO WOOLLEY, WA 98284-9714

Parcel ID: 4525-000-005-0003

Property Description:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON: LOT 5, "PLAT OF BINGHAM PLACE SECOND ADDITION," AS PER PLAT RECORDED IN VOLUME 14 OF PLATS, PAGES 103 AND 104, RECORDS OF SKAGIT COUNTY, WASHINGTON. THIS BEING THE SAME PROPERTY CONVEYED TO ADAM FOCHT, A SINGLE MAN, DATED 08/23/2017 AND RECORDED ON 08/25/2017 IN INSTRUMENT NO. 201708250009, IN THE SKAGIT COUNTY RECORDERS OFFICE. PARCEL NO. 4525-000-005-0003