

Return To:
Southwest Financial Services, LTD.
P.O. Box 300
Cincinnati, OH 45273-8043
FD
DF590264

[Space Above This Line For Recording Data] 2234793

SHORT FORM 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 Deed of Trust recorded in the Office of the Recorder on 02/10/10, in Book/Volume at Page(s) or Recording No. 2010174874, for land situate in the County of SKAMANIA

"Borrower" is
JOHNNIE KOTZIAN, MARRIED
GAIL KOTZIAN, MARRIED

The Borrower's address is 918 NW NICKLAUS CT
STEVENSON, WA 98648

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:

918 NW NICKLAUS CT STEVENSON, WA 98648

("Property Address"), which is also located in [include lot, block, plat name, section-township-range, as appropriate]:

the County of SKAMANIA, in the State of Washington
LOT 8 NICKLAUS SUB NOSD-97-01

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: 03073633030700

"Security Instrument" means this document, which is dated 07/08/13, 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 07/08/13. The Debt Instrument states that Borrower owes Lender U.S. \$ 60,125.00 plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than 08/22/2028.

“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:


JOHNNIE KOTZIAN

BORROWER:


GAIL KOTZIAN

BORROWER:

BORROWER:

BORROWER:

STATE OF WASHINGTON

COUNTY OF SKAMANIA

On the 8th day of July in the year 2013, before me, the undersigned, personally appeared Johnnie Kotzian and Gail Kotzian, 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.

Sandra R Belcher
Notary Public



My Commission Expires: 4-30-16

Unofficial Copy

BORROWER:

BORROWER:

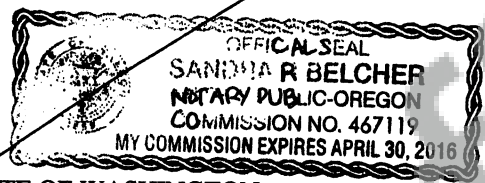
BORROWER:

STATE OF WASHINGTON

CITY/COUNTY OF Skamania

I certify that I know or have satisfactory evidence that Johnnie Kotzian
and Gail Kotzian
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: 7-8-13



Sandrea R. Belcher
Notary Public
KeyBank Br. Mgr
Title
My Appointment expires: 4-30-16

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 / Kristy Young

Schedule A

SITUATED IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON, DESCRIBED AS FOLLOWS: LOTS 8 OF THE NICKLAUS SUBDIVISION NOSD-97-01 ACCORDING TO THE RECORDED PLAT THEREOF, RECORDED IN BOOK B OF PLATS, PAGE 89, IN THE COUNTY OF SKAMANIA, STATE OF WASHINGTON. SUBJECT TO ALL EASEMENTS, COVENANTS, CONDITIONS, RESERVATIONS, LEASES AND RESTRICTIONS OF RECORD, ALL LEGAL HIGHWAYS, ALL RIGHTS OF WAY, ALL ZONING, BUILDING AND OTHER LAWS, ORDINANCES AND REGULATIONS, ALL RIGHTS OF TENANTS IN POSSESSION, AND ALL REAL ESTATE TAXES AND ASSESSMENTS NOT YET DUE AND PAYABLE. BEING THE SAME PROPERTY CONVEYED BY DEED RECORDED IN VOLUME 2009, PAGE 174445, OF THE SKAMANIA COUNTY, WASHINGTON RECORDS. ABBREVIATED LEGAL: LOT 8 NICKLAUS SUB NOSD-97-01

Schedule B

Reference Number: 131571438030C