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How to Complete Your Washington Deed of Trust

Deed of Trust (chapter 61.24 RCW)

INSTRUCTIONS — KEEP FOR YOUR RECORDS. DO NOT ATTACH THIS PAGE TO YOUR DOCUMENT.

About this form. A deed of trust secures a promissory note with Washington real estate, for example a private, family, or seller-financed loan. It is signed by the borrower and recorded.

1. **Return address (top of Page 1)**
   Enter where the recorded document should be mailed. Washington recorders allow only the return address in the top 3 inches of the first page.
2. **Indexing block (Page 1)**
   Washington requires the grantor and grantee names, an abbreviated legal description, the assessor's parcel number, and any reference numbers on the first page.
3. **Choose a qualified trustee (Page 1)**
   Washington limits who may serve as trustee (for example, a title insurance company, attorney, or bank). Check RCW 61.24.010.
4. **Sign before a notary (Page 3)**
   Each borrower signs. Bring a current, government-issued photo ID.

After It's Signed

- Record the original with the county auditor (recording office) of the county where the property is located.
- Pair it with a signed Promissory Note. Lending rules and disclosures can apply; talk to an attorney for consumer or residential loans.

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Washington-Commissioned Notaries

SCAN TO BOOK

Questions about this document? Talk to an attorney. Gavrilov & Brooks Law Firm has attorneys licensed in multiple states. Phone and video consultations are available, wherever you are. **(916) 504-0529** · **www.gavrilovlaw.com**

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YOUR FORM BEGINS ON THE NEXT PAGE

When recorded return to:

DEED OF TRUST

(Washington Deed of Trust Act, chapter 61.24 RCW)

Grantor(s) (borrower) (last name first, then first name and initials)

Beneficiary (lender) (last name first, then first name and initials)

Abbreviated legal description (lot, block, plat, or section, township, range) Full legal on page

Assessor's tax parcel or account number Reference numbers (if any)

GRANTOR (borrower): name(s) and address

TRUSTEE: name and address (must qualify under RCW 61.24.010)

BENEFICIARY (lender): name and address

Grantor's initials: _____

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Grantor hereby **bargains, sells, and conveys to Trustee in trust, with power of sale,** the following described real estate, situated in the County of

County
State of Washington:

Full legal description (attach Exhibit A if more space is needed)

Property address (for reference)

together with all improvements and appurtenances, to secure payment of the promissory note dated

Date of note	Principal amount ($)	Final payment due

1. Grantor will pay the note and all taxes, assessments, and insurance premiums on the property, keep the property in good repair, and keep it insured for the benefit of Beneficiary.
2. If Grantor defaults, Beneficiary may declare all sums immediately due, and Trustee may sell the property as provided in the Deed of Trust Act.
3. When the note is paid in full, Trustee shall reconvey the property on Beneficiary's written request. The property is not used principally for agricultural purposes.

Grantor's initials: _____

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Dated

X _____
Grantor

Printed name

X _____
Grantor

Printed name

NOTARY ACKNOWLEDGMENT

STATE OF WASHINGTON)
) ss.
COUNTY OF)

This record was acknowledged before me on

(date) by (name of grantor(s))

X _____
Notary Public

(Notary seal)

Notary's printed name

Title (Notary Public, State of Washington) My commission expires

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