

When recorded mail to:
First American Title Insurance
Lenders Advantage
1100 Superior Avenue, Suite 200
Cleveland, Ohio 44114
ATTN: RELS



200805200064
Skagit County Auditor

5/20/2008 Page 1 of 2 2:11:40AM

Document Title: **OPEN-END DEED OF TRUST**
Reference Number(s): 5440379
Grantor(s): ASHLEY W. PIERCY, MONICA PIERCY AKA MONICA C. SELF, HUSBAND AND WIFE
Trustee: FIRST AMERICAN LENDERS ADVANTAGE
Beneficiary: Wells Fargo Financial Bank
Legal Description, if abbreviated, full legal description is located on the reverse:
LOT 14, BLOCK 15, "PLAT OF TOWN OF SEDRO," AS PER PLAT RECORDED IN VOLUME 1 OF PLATS,
PAGE 17, RECORDS OF SKAGIT COUNTY, WASHINGTON.
SITUATE IN THE CITY OF SEDRO-WOOLLEY, COUNTY OF SKAGIT, STATE OF WASHINGTON.
APN:P75457

37512009

situated in the County of SKAGIT, State of Washington.
Assessor's Property Tax Parcel Account Number(s): P75457

THIS DEED OF TRUST, made this 7 day of MAY, 2008, between
ASHLEY W. PIERCY and
MONICA PIERCY AKA MONICA C. SELF
HUSBAND AND WIFE, Grantor,
whose address is 524 FIDALGO ST
SEDRO WOOLLEY, WA 98284
FIRST AMERICAN LENDERS ADVANTAGE
Trustee whose address is 3 FIRST AMERICAN WAY
SANTA ANA CA 92707

Wells Fargo Financial Bank, Beneficiary, whose address is 3201 North 4th Avenue, Sioux Falls, South Dakota 57104
for the purpose of securing performance of each agreement of grantor herein contained, and payment of all amounts
due under a Credit Card Account Agreement dated MAY 7, 2008
pursuant to which advances may be made on the line of credit of \$ 20,000.00
together with charges according to the terms of said Credit Card Account Agreement, and also any and all
indebtedness, sums, future advances, and charges now or hereafter owing or to become owing by Grantor to
Beneficiary under said Credit Card Account Agreement between Grantor and Beneficiary.

WITNESSETH: Grantor hereby bargains, sells and conveys to Trustee in Trust, with power of sale,
the above-described real property in SKAGIT County, Washington which real
property is not used principally for agricultural or farming purposes, together with all tenements, hereditaments and
appurtenances now or hereafter thereunto belonging or in any wise appertaining, and the rents, issues and profits
thereof.

To protect the security of this Deed of Trust, Grantor covenants and agrees:

1. To keep the property in good condition and repair, to permit no waste thereof; to complete any building, structure or improvement being built or about to be built thereon; to restore promptly any building, structure or improvement thereon which may be damaged or destroyed; or to comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the property.
2. To pay before delinquent all lawful taxes and assessments upon the property; to keep the property free and clear of all other charges, liens or encumbrances impairing the security of this Deed of Trust.
3. To keep all buildings now or hereafter erected on the property described herein continuously insured against loss by fire or other hazards in an amount not less than the total debt secured by this Deed of Trust. All policies shall be held by the Beneficiary, and be in such companies as the Beneficiary may approve and have loss payable first to the Beneficiary as its interest may appear and then to the Grantor. The amount collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Beneficiary shall determine. Such application by the Beneficiary shall not cause discontinuance of any proceedings to foreclose this Deed of Trust or cure or waive any default or notice of default or invalidate any act done pursuant to such notice. In the event of foreclosure, all rights of the Grantor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.
4. To defend any action or proceeding purporting to affect the security hereof or the rights or powers of Beneficiary or Trustee, and to pay all costs and expenses, including cost of title search and attorney's fees in a reasonable amount in any such action or proceeding, and in any suit brought by Beneficiary to foreclose this Deed of Trust.
5. To pay all costs, fees and expenses in connection with this Deed of Trust, including the expenses of the Trustee incurred in enforcing the obligation secured hereby and Trustee's and attorney's fees actually incurred as provided by statute.

