

WHEN RECORDED, RETURN TO:  
EQUITY LOAN SERVICES, INC.  
1100 SUPERIOR AVENUE, SUITE 200  
CLEVELAND, OHIO 44114  
NATIONAL RECORDING - TEAM 2  
Accommodation Recording Per Client Request



200809220082  
Skagit County Auditor

9/22/2008 Page 1 of 3 12:24PM

Document Title: **OPEN-END DEED OF TRUST**

Reference Number(s): 5562579

Grantor(s): REYNALDO B SALADINO, OFELIA CABIAO-SALADINO, HUSBAND AND WIFE

Trustee: FIRST AMERICAN TITLE INSURANCE CO

Beneficiary: Wells Fargo Financial Bank

Legal Description, if abbreviated, full legal description is located on the reverse:

LOTS 1-7, BLK 31, BEALES MAPLE GROVE ADD.

PAGE 3 OF 3

P56758

38821859

situated in the County of SKAGIT, State of Washington.

Assessor's Property Tax Parcel Account Number(s): P56758

THIS DEED OF TRUST, made this 30 day of AUGUST, 2008, between

REYNALDO B SALADINO and

OFELIA CABIAO-SALADINO

HUSBAND AND WIFE, Grantor,

whose address is 403 36TH STREET,

ANACORTES, WA 982213431

FIRST AMERICAN TITLE INSURANCE CO

Trustee whose address is 1100 SUPERIOR AVENUE STE 200,

CLEVELAND, OH 44114

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 AUGUST 30, 2008

pursuant to which advances may be made on the line of credit of \$ 85,000.00

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.

3



## Mortgage/Deed of Trust Addendum

Addendum for legal description of mortgage/deed of trust dated, AUGUST 30, 2008, REYNALDO B SALADINO, OFELIA CABIAO-SALADINO mortgagor(s):

Legal description:

### Exhibit "A"

The land referred to in this policy is situated in the STATE OF WASHINGTON, COUNTY OF SKAGIT, CITY OF ANACORTES, and described as follows:

#### PARCEL I:

LOTS 1, 2, 3, 4 AND 5, BLOCK 31, BEALE'S MAPLE GROVE ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON;

EXCEPT THAT PORTION THEREOF CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY PURPOSES, BY INSTRUMENT RECORDED UNDER AUDITOR'S FILE NO. 542258, RECORDS OF SKAGIT COUNTY, WASHINGTON.

#### PARCEL II:

LOTS 6 AND 7, BLOCK 31, LYING NORTH OF THE HIGHWAY, BEALE'S MAPLE GROVE ADDITION TO THE CITY OF ANACORTES, ACCORDING TO THE PLAT THEREOF RECORDED IN VOLUME 2 OF PLATS, PAGE 19, RECORDS OF SKAGIT COUNTY, WASHINGTON;

EXCEPT THAT PORTION THEREOF CONVEYED TO THE STATE OF WASHINGTON FOR HIGHWAY PURPOSES, BY INSTRUMENT RECORDED UNDER AUDITOR'S FILE NO. 542258, RECORDS OF SKAGIT COUNTY, WASHINGTON.

ALL SITUATED IN SKAGIT COUNTY, WASHINGTON

FOR INFORMATION ONLY:

LOTS 1-7, BLK 31, BEALES MAPLE GROVE ADD.

PAGE 3 of 3

APN:P56758

