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10/10/2023 01:53 PM Pages: 1 of 8 Fees: \$211.50
Skagit County Auditor

After Recording Return to:
Discover Fulfillment Center
6000 Freedom SQ, # 300
Independence, OH 44131
1-800-973-5054

Return to: Rae Bodonyi/Accurate Group, LLC
5455 Detroit Rd, STE B
Sheffield Village, Ohio 44054
and 440.716.1820 *SKM*

Assessor's Parcel or Account Number: 4209-006-003-0005

Abbreviated Legal Description: TRACT 6C, WILDWOOD LANE Vol 10 PG. 46
[Include lot, block and plat or section, township and range]

Full legal description located on page 1 or 2.

Trustee: Clear Recon Corp

*C 7764776
2nd 07*

[Space Above This Line For Recording Data]

DEED OF TRUST

Reno
Loan #: 1016655045
PIN: 4209-006-003-0005

THIS DEED OF TRUST is made this 29th day of August, 2023, among the Grantor, LINDY R. RENO and JOHN EDWARD RENO, a married couple, as joint tenants with right of survivorship (herein "Borrower"), Clear Recon Corp (herein "Trustee"), and the Beneficiary, Discover Bank, organized and existing under the laws of Delaware, whose address is 502 E. Market St., Greenwood, DE 19950 (herein "Lender").

BORROWER, in consideration of the indebtedness herein recited and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of Skagit, State of Washington:

THE FOLLOWING DESCRIBED REAL ESTATE, SITUATED IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON:

LOT 6C, WILDWOOD LANE REPLAT OF LOTS 4, 5, 6 AND 7, OF ASSESSORS PLAT OF HENRY W. MCFADDEN ESTATE, AS PER PLAT RECORDED IN VOLUME IN VOLUME 10 OF PLATS, PAGES 46 AND 47, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON. ABBREVIATED LEGAL: TRACT 6C, WILDWOOD LANE
THIS BEING THE SAME PROPERTY CONVEYED TO LINDY R. EVANS, AN UNMARRIED WOMAN AS HER SEPARATE PROPERTY, DATED 05/29/2013 AND RECORDED ON 05/30/2013 IN

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Initials: *SKM JR*

1016655045

payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Deed of Trust, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Deed of Trust.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower for interest payable on the Note, then to the principal of the Note, and then to amounts under paragraph 2 hereof, if any.

If Lender receives a payment from Borrower for a delinquent periodic payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one periodic payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the periodic payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more periodic payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or miscellaneous proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the periodic payments.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Deed of Trust, and leasehold payments or ground rents, if any.

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided, that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Deed of Trust.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Deed of Trust.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit

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costs and the Trustee's fee for preparing the reconveyance.

21. **Substitute Trustee.** In accordance with applicable law, Lender may from time to time appoint a successor trustee to any Trustee appointed hereunder who has ceased to act. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon the Trustee herein and by applicable law.

22. **Use of Property.** The Property is not used principally for agricultural or farming purposes.

23. **Attorneys' Fees.** Lender shall be entitled to recover its reasonable attorneys' fees and costs in any action or proceeding to construe or enforce any term of this Security Instrument. The term "attorneys' fees," whenever used in this Security Instrument, shall include without limitation attorneys' fees incurred by Lender in any bankruptcy proceeding or on appeal.

The Following Rider(s) are to be executed by Borrower and are attached hereto and made a part thereof [check box as applicable]:

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

IN WITNESS WHEREOF, Borrower has executed this Deed of Trust.

Lindy R. Reno 8-29-23
 - BORROWER - Lindy R Reno - DATE -

John Edward Reno 8/29/23
 BORROWER - John Edward Reno - DATE -

[Sign Original Only]

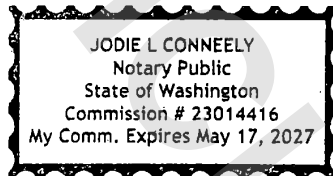
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State of WA

County of SKagit

This record was acknowledged before me on August 29, 2023 by
Lindy R. Reno and John Edward Reno

Jodie L S
Notary Public



My Commission Expires: 5/17/2027

Individual Loan Originator: Alejandra Rodriguez, NMLSR ID: 1551491
Loan Originator Organization: Discover Bank, NMLSR ID: 684042

Prepared By:
Julia Kneller
Discover Bank
502 E. Market St.
Greenwood, DE 19950

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