When Recorded Return To:

FIRST HORIZON HOME LOAN CORP COST CENTER 6408 4000 HORIZON WAY IRVING, TX 75063-



DEED OF RECONVEYANCE

CAROLYN MCLEOD **NOTARY PUBLIC** STATE OF TEXAS

FIRST HORIZON HOME LOAN CORPORATION #:0013156716 "CROMAR" Lender ID:790724/ WHEREAS FIRST TENNESSEE BANK NATIONAL ASSOC. is the present Trustee of record under the following described Deed of Trust:

Trustor: TODD R. CROMAS AND DEVEN L. CROMAR, HUSBAND AND WIFE Beneficiary: FIRST HORIZON HOME LOAN CORPORATION, F/K/A FT MORTGAGE COMPANIES DBA EMERALD MORTGAGE COMPANY Original Beneficiary: FT MORTGAGE COMPANIES D/B/A EMERALD MORTGAGE COMPANY

Original Trustee: ISLAND TITLE COMPANY

Dated: 10/21/1998

Recorded on 10/29/1998 as Instrument No. 9810290086 Book N/A, Page

In the County of SKAGIT, State of WASHINGTON

Property Address: 1207 Juniper Place, Mount Vernon, WA, 98273

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust, describing the land therein as more fully described in said Deed of Trust.

on 7-31-01 (DATE)

By FIRST TENNESSEE BANK NATIONAL ASSOC. as Trustee

MARY ANN WILLIAMS, LIMITED VICE PRESIDENT

STATE OF Texas COUNTY OF Dallas

ON 7-31.01, before me, a Notary Public in and for the County of Dallas, State of Texas, personally appeared MARY ANN WILLIAMS, LIMITED VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the Instrument.

My Comm. Exp. 10-24-2001

First Horizon Home Loan Corp., 4000 Horizon Way, Irving, TX 75063, 800/364-7662 CAM-20010721-0008 WASKAGI SKAGIT WA BAT. 109071/0013156716 KXWADOR1