WHEN RECORDED MAIL TO: FIDELITY NATIONAL -LPS

P.O.BOX 19523 IRVINE, CA 92623-9523

HLIB



DEED OF RECONVEYANCE

Home Loan and Investment Bank # 000321 "Rafeedy" Lender ID:/ Skagit, Washington

WHEREAS FIDELITY NATIONAL TITLE INSURANCE COMPANY is the present Trustee of record under the following described Deed of Trust:

Trustor: SAMAN B. RAFEEDY AND ISABELLE RAFEEDY, HUSBAND AND WIFE Beneficiary: HOME LOAN AND INVESTMENT BANK, F.S.B. Original Beneficiary: HOME LOAN AND INVESTMENT BANK, F.S.B.

Original Trustee: ISLAND TITLE COMPANY

Dated: 09/27/2001

Recorded on 09/28/2001 as Instrument No. 200109280113 In the County of SKAGIT, State of WASHINGTON

Property Address: 12204 Hilynn Drive, Burlington, WA, 98233

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.

By FIDELITY NATIONAL TITLE INSURANCE

COMPANY as Trustee

CHRISTINA LING, ASSISTANT

PRESIDENT

STATE OF California COUNTY OF Orange

ON /0//0/, before me, T. LOPEZ, a Notary Public in and for Orange County, in the State of California, personally appeared Christina Ling, Assistant 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.

WITNESS my hand and official seal,

T. LOPEZ

Notary Expires: 02/21/2003 #1211341

T. LOPEZ
Comm. # 1211341
NOTARY PUBLIC-CALIFORNIA
Orange County
My Comm. Expires Feb. 21, 2003

(This area for notarial seal) Home Loan and Investment Bank, One Home Loan Plaza, Warwick, RI 02886 CJC-20011017-0001 WASKAGI SKAGIT WA BAT: 4515/000321 KXWADOR1