

Document Prepared by:

WADRMT-4 3/26/00

Joel Sheffey

When recorded return to:

ALTEGRA CREDIT COMPANY

PO BOX 1838

PITTSBURGH, PA 15230-1838

IDC 23-551

Loan #: 1000000133

Investor Loan #: 1000000133

Pool #:

PIN/Tax ID #: 35061300280113

Property Address:

35663 STATE RT 20

SEDRO WOOLL, WA 98284



200208120063

Skagit County Auditor

8/12/2002 Page 1 of 1 9:44AM

This Space for Recorder's Use Only

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned, ALTEGRA CREDIT COMPANY, whose address is 150 ALLEGHENY CENTER, PITTSBURGH, PA 15230, Trustee or successor Trustee under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust. In construing this instrument and whenever the context hereof so requires, the singular includes the plural.

Original Grantor(s): KENNETH P. SMITH, as his separate estate

Original Beneficiary: AMERICAN LOAN CENTERS

Original Trustee: BISHOP & LYNCH OF KING COUNTY

Loan Amount: \$124,500.00

Date of Deed of Trust: 11/23/1999

Date Recorded: 11/30/1999

Book: -

Page: -

Instrument Number:

and recorded in the records of SKAGIT County, State of Washington, and more particularly described on said Deed of Trust referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 06/06/2002.

ALTEGRA CREDIT COMPANY

Christine L. DePaolo

Christine L. DePaolo
Officer

Gary Stockey

Gary Stockey
Officer

State of PA

County of ALLEGHENY

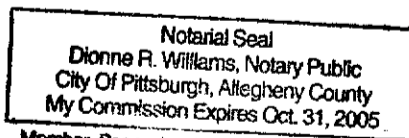
On this date of 06/06/2002, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Christine L. DePaolo and Gary Stockey, known to me (or identified to me on the basis of satisfactory evidence) that they are the Officer and Officer respectively of ALTEGRA CREDIT COMPANY, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Dionne R. Williams

Notary Public: DIONNE R. WILLIAMS

My Commission Expires: 10/31/2005



Member, Pennsylvania Association Of Notaries

UNOFFICIAL DOCUMENT