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WADRMT-3

05/08/02

This Instrument prepared by:

Susan A. Cary

Mail after recording to:

The Leader Mortgage Company

1015 Euclid Avenue Cleveland, Ohio 44115

Mortgage Release Department

Project #: MERS-Record (Y)

Loan #: lm119886

Investor Loan #: 089LM119886 PIN/Tax ID #: 3959-000-001-0301

Property Address:

20815 W JORDAN RD **BURLINGTON, WA 98233**

DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Trustee or successor Trustee, Mortgage Electronic Registration Systems, Inc. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, AS HEREINAFTER DEFINED AND LENDER'S SUCCESSORS AND ASSIGNS). MERS is organized and existing under the laws of Delaware, whose address is 1015 Euclid Avenue, Cleveland, OH 44115, 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.

Borrower(s): BRYAN KANE AND KIM KANE, HUSBAND AND WIFE

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Trustee: ISLAND TITLE COMPANY

Loan Amount: \$115969

Date of Deed of Trust: 10-17-2000

and recorded in the official records of SKAGIT County, State of Washington affecting Real Property 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 11/8/02.

Mortgage Electronic Registration Systems, Inc. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, AS HEREINAFTER DEFINED AND LENDER'S SUCCESSORS AND ASSIGNS). MERS is organized and existing under the laws of Delaware

Wendy Nehrenz

Vice President

osephine Cuglewski Assistant Secretary

State of OH

County of CUYAHOGA

On this date of 11/8/02, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Wendy Nehrenz and Josephine Cuglewski, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Secretary respectively of Mortgage Electronic Registration Systems, Inc. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, AS HEREINAFTER DEFINED AND LENDER'S SUCCESSORS AND ASSIGNS). MERS is organized and existing under the laws of Delaware, a corporation, 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 coporation 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.

Nozary Public: Susan A. Cary My Commission Expires: 07-29-2004