When Recorded Return To:

MICHAEL C BANNER 2311 SKYLINE WAY ANACORTES, WA 98221



0626183330

Deed of Reconveyance

CITIMORTGAGE, INC. #:0626183330 "BANNER" Lender ID:4612/1679795138 Skagit, Washington WHEREAS FIRST AMERICAN TITLE INSURANCE COMPANY, TRUSTEE BY: ALLIANCE TITLE COMPANY, AG is the present Trustee of record under the following described Deed of Trust:

Trustor: MICHAEL C@BANNER, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY

Beneficiary: CITIMORTGAGE, INC.

Original Beneficiary: KZ MORTGAGE, LLC DBA QPOINT HOME MORTGAGE LOANS

Original Trustee: ISLAND TITLE

Dated: 12/19/2001 Recorded: 12/27/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200112270032 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 2311 SKYLINE WAY, ANACORTES, WA 98221

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 FIRST AMERICAN TITLE INSURANCE COMPANY, TRUSTEE BY: ALLIANCE TITLE COMPANY, AG as Trustee On

JANICE SIEGLER, ASST. VICE PRESIDENT AND AUTHORIZED SIGNATURE

STATE OF California COUNTY OF San Francisco

On 7-17-03 personally appeared JANICE SIEGLER, ASST. VICE PRESIDENT AND AUTHORIZED SIGNATURE, personally known to me to be the Asst. Vice President of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be free and voluntary act and deed, of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute said instrument. In Witness Whereof I have set my hand and affixed my official seat the day and year first above written.

WITNESS my hand and official seal,

DOUGLAS A BROWN Notary Expires: 08/15/2006 #1370152

DOUGLAS A. BROWN Commission # 1370152 Notary Public - California (This area for notarial seal) San Francisco County Correr, Expires Aug 15, 2006