When Recorded Return To:

Principal Residential Mortgage ATTN: RELEASE, H1 711 High Street Des Moines, IA 50392-0665



7/25/2003 Page

111:21AM



Deed of Reconveyance

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1498654-1 "NICOL" Skagit, Washington MERS #: 100026600014986546 VRU #: 8886796377

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

Trustor: STEPHEN E NICOL AND PAMELA G NICOL, HUSBAND AND WIFE Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Beneficiary: WHIDBEY ISLAND BANK

Original Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY

Dated: 03/15/2001 Recorded: 04/11/2001 as Instrument No.: 200104110103 in the Records of the County Recorder of Skagit, State of Washington.

Property Address: 19968 HILLVUE PLACE, 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 On 14 2002

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LISA KIMBROUGH , Assistant ce President

STATE OF California COUNTY Of Orange

, before me, Y. BRENES, a Notary Public in and for Orange County, in the State of California, personally appeared LISA KIMBROUGH, 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,

Y. BRENES

Notary Expires: 04/28/2006 #1354088

(This area for notarial seal)

Y BRENES Commission # 1354088 Notary Public - California **Orange County** Comm. Expires Apr 28, 2006