When Recorded Return To:

Alliance Title Company 2183 Sutter Street San Francisco, CA 94115





1/9/2004 Page

1 2:25PM

Deed of Reconveyance
CITIMORTGAGE, INC. #:0626174141 "KARWAL" Lender ID:7401/104092937 Skagit, Washington
MERS #: 100013801040929378 VRU #: 1-888-679-6377,

WHEREAS FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT is the present Trustee of record under the following described Deed of Trust:

Trustor: SHAMSHER S KARWAL, AN UNMARRIED MAN
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Original Trustee: ISLAND TITLE

Dated: 08/28/2001 Recorded: 09/05/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200109050122 In the Records of the County Recorder of Skagit, State of Washington. Property Address: 12707 WEDGEWOOD 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 FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT as Trustee On 12-19-05

PRESIDENT AND AUTHORIZED SIGNATURE

STATE OF California **COUNTY OF San Francisco** 

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 San Francisco County Comm. Expires Aug 15, 2006

(This area for notarial seal)