

When Recorded Return To:

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



200407280014

Skagit County Auditor

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Deed of Reconveyance

PRINCIPAL RESIDENTIAL MORTGAGE, INC. 906 #:1956201-6 "NESS" Skagit, Washington
MERS #: 10013590000008125 VRU #: 8886796377

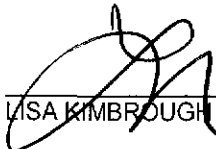
WHEREAS FIDELITY NATIONAL TITLE INSURANCE COMPANY is the present Trustee of record under the following described Deed of Trust:

Trustor: WILLIAM H NESS AND JULIE S NESS, HUSBAND AND WIFE
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Original Beneficiary: PEOPLES BANK
Original Trustee: FIRST AMERICAN TITLE COMPANY
Dated: 11/05/2002 Recorded: 11/12/2002 as Instrument No.: 200211120029 In the Records of the County
Recorder of Skagit, State of Washington.
Property Address: 16041 MOUNTAIN VIEW ROAD, MOUNT VERNON, WA 98274

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 **JUL 20 2004**

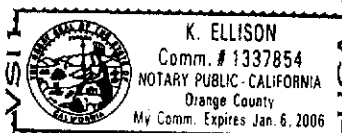

LISA KIMBROUGH, Assistant Vice President

STATE OF California
COUNTY OF Orange

On 7/20/04, before me, K. ELLISON, a Notary Public in and for Orange 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,


K. ELLISON
Notary Expires: 01/06/2006 #1337854



(This area for notarial seal)