When Recorded Return To:

Alliance Default Services 8281 Melrose Ave, Suite 300 Los Angeles, CA 90046



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Deed of Reconveyance

CITIFINANCIAL MORTGAGE CORPORATION #:0004592743 "GIBBON" Lender ID:111122/ESERVE Skagit, Washington PIF: 09/20/2004

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

Trustor: LANCE W. GIBBON, AND MICHELLE A GIBBON, HUSBAND & WIFE

Beneficiary: CITIFINANCIAL MORTGAGE CO., INC.

Original Beneficiary: WACHOVIA BANK OF DELAWARE, NATIONAL ASSOCIATION Original Trustee: FIRST AMERCIAN TITLE INSURANCE COMPANY

Dated: 07/08/2002 Recorded: 07/17/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200207170096 in the Records of the County Recorder of Skagit, State of Washington.

Property Address: 4515 BLAKELY DR., 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 CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee

RCY AXELROD; VICE PRESIDENT AND AUTHORIZED SIGNATURE

ANDREW / PEASE

STATE OF California COUNTY OF San Francisco

ASST. SECRETARY

On 10-1-04 On 10-1-0-1, before me, DOUGLAS A. BROWN, a Notary Public in and for San Francisco in the State of California, personally appeared MARCY-AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE, 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 han and offici**a**l 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)