

When Recorded Return To:

RICHARD HUNGERFORD
1718 36TH ST
ANACORTES, WA 98221-3361



200501100082

Skagit County Auditor

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Deed of Reconveyance

FIRST HORIZON HOME LOAN CORPORATION #:0043540954 "HUNGERFORD" Lender ID:795/0043540954 Skagit, Washington

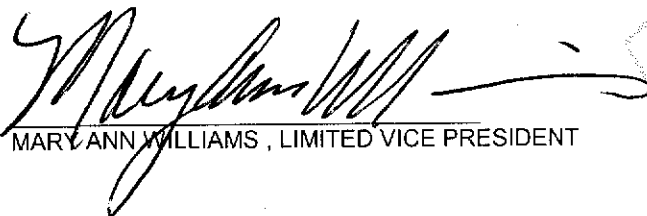
WHEREAS FIRST TENNESSEE BANK NATIONAL ASSOCIATION is the present Trustee of record under the following described Deed of Trust:

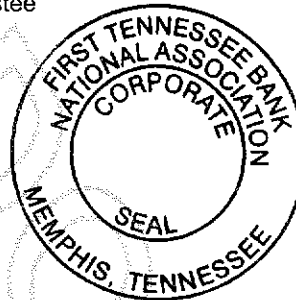
Trustor: RICHARD S. HUNGERFORD, A SINGLE PERSON
Beneficiary: FIRST HORIZON HOME LOAN CORPORATION
Original Beneficiary: MORGAN FINANCIAL, INC.
Original Trustee: LAND TITLE COMPANY OF SKAGIT COUNTY
Dated: 06/20/2003 Recorded: 07/07/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200307070314 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 2206 CEDAR HILLS PLACE, MT 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 FIRST TENNESSEE BANK NATIONAL ASSOCIATION as Trustee
On December 29th, 2004



MARY ANN WILLIAMS, LIMITED VICE PRESIDENT

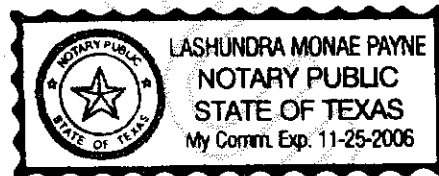


STATE OF Texas
COUNTY OF Dallas

On December 29th, 2004, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by MARY ANN WILLIAMS, LIMITED VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

WITNESS my hand and official seal,


LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)