When Recorded Return To:

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



1/20/2005 Page

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1 8:54AM

Deed of Reconveyance

CITIFINANCIAL MORTGAGE CORPORATION #:0003549096 "KUTCHICK" Lender ID:11170/ESERVE Skagit, Washington PIF: 12/31/2004

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: GARY L. KUTCHICK AND KELLY M. KUTCHICK, HUSBAND AND WIFE

Beneficiary: Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity

Services, Inc.

Original Beneficiary: FIRST FRANKLIN FINANCIAL CORPORATION

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 06/23/2000 Recorded: 06/30/2000 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200006300129 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 921 BENNETT ST, SEDRO WOOLLEY, WA 98284-1818

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 On 1-7-05

MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE

STATE OF California COUNTY OF San Francisco · ANDREW PEASE

ASST. SECRETARY

On 1-1-05, 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 hand and official seal,

DOUGLAS A. BROWN Notary Expires: 08/15/2006 #1370152

DOUGLAS A. BROWN
Cornection # 1370152
Notary Public - California \$
San Francisco County
My Comm. Expires Aug 15, 2006

(This area for notarial seal)