

MICHAEL RIDER
4008 M AVE
ANACORTES, WA 98221-3550



200503010036
Skagit County Auditor

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FIRST HORIZON HOME LOAN CORPORATION #0030536148 "RIDER" Lender ID:793/0030536148 Skagit, Washington
WHEREAS FIRST TENNESSEE BANK NATIONAL ASSOCIATION is the present Trustee of record under the
following described Deed of Trust:

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 February 17th, 2005


MARY ANN WILLIAMS, LIMITED VICE PRESIDENT

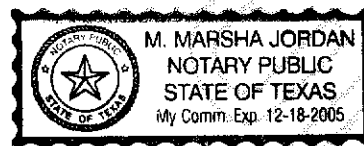


STATE OF Texas
COUNTY OF Dallas

On February 17th, 2005, before me, M. MARSHA JORDAN, a Notary Public in and for Dallas in the State of Texas, personally appeared MARY ANN WILLIAMS, LIMITED 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,

M. MARSHA JORDAN
Notary Expires: 12/18/2005



(This area for notarial seal)