When Recorded Return To:

MICHAEL RIDER 4008 M AVE ANACORTES, WA 98221-3550



3/1/2005 Page

1 9:28AM



Deed of Reconveyance
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

Trustor: MICHAEL G RIDER , A MARRIED MAN Beneficiary: FIRST HORIZON HOME LOAN CORPORATION

Original Beneficiary: MORGAN FINANCIAL, INC. Original Trustee: ISLAND TITLE COMPANY

Dated: 10/04/2002 Recorded: 10/31/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200210310169 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 4008 M AVENUE, 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

By FIRST TENNESSEE BANK NATIONAL ASSOCIATION as Trustee

On February 17th, 2005

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

M. MARSHA JORDAN **NOTARY PUBLIC** STATE OF TEXAS My Comm. Exp. 12-18-2005

DATE TENNE

(This area for notarial seal)