When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



3/29/2005 Page

9:35AM



**Deed of Reconveyance** 

CITIMORTGAGE, INC. #:0001921960 "URBAN" Lender ID:3012/720964574 Skagit, Washington MERS #: 100135900000004603 VRU #: 1-888-679-6377

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

Trustor: MICHAEL A. URBAN AND JENNA R. URBAN, HUSBAND AND WIFE Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Original Trustee: LAND TITLE OF SKAGIT COUNTY
Dated: 09/06/2002 Recorded: 09/16/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200209160006 In the Records of the County Recorder of Skagit, State of Washington. Property Address: 111 CEDARWOOD PLACE, MOUNT VERNON, WA 98273

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 AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT as Trustee

VICE PRESIDENT AND AUTHORIZED SIGNATURE

ARIKA CHAND ASST SECRETARY

STATE OF California

COUNTY OF San Francisco

X personally appeared MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE, personally known to me to be the Asst. Vice President of the corporation that executed the within and foregoing instrument, and acknowledged said instrument to be free and voluntary act and deed, of said corporation, for the uses and purposes therein mentioned, and on oath stated that she is authorized to execute said instrument. In Witness Whereof I have set my hand and affixed my official seat the day and year first above written.

WITNESS my hand and official seal,

**DOUGLAS A BROWN** 

Notary Expires: 08/15/2006 #1370152

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

(This area for notarial seal)