

When Recorded Return To:

ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864



200504010076
Skagit County Auditor

4/1/2005 Page 1 of 1 9:50AM



Deed of Reconveyance

Network Branch #:4701280146217 "WILLARD" Skagit, Washington PIF: 02/25/2005

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: DAVID F WILLARD AND JOANN WILLARD, HUSBAND AND WIFE

Beneficiary: CITIFINANCIAL, INC.

Original Beneficiary: CITIFINANCIAL, INC.

Original Trustee: LAND TITLE CO

Dated: 06/24/2004 Recorded: 06/25/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200406250114 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 11467 BERNIECE, BURLINGTON, WA 98233

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 03.18.05

MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE

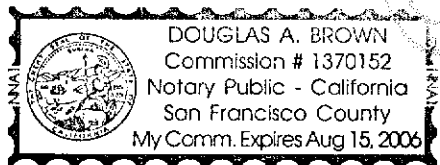
* CARLOS CHAND
ASST SECRETARY

STATE OF California
COUNTY OF San Francisco

On 03.18.05, 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 seal the day and year first above written.

WITNESS my hand and official seal,

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



(This area for notarial seal)