

When Recorded Return To:

ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864



200505160069
Skagit County Auditor

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Deed of Reconveyance

CITICORP TRUST BANK, FSB, #0004452466 "NEFF" Lender ID:31000/ESERVE Skagit, Washington
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: ERNEST J. NEFF AND CHERYL C. N EFF, HUSBAND AND WIFE
Beneficiary: CITICORP TRUST BANK, FSB
Original Beneficiary: CITICORP TRUST BANK, FSB
Original Trustee: PLACER TITLE COMPANY
Dated: 05/21/2003 Recorded: 05/27/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200305270305 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 1711 S 30TH ST, 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 Trust.

By FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee
On 04.29.05

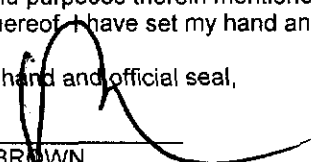

* MARCIA AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE

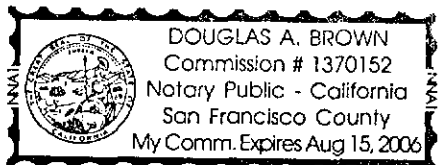
STATE OF California
COUNTY OF San Francisco

* SARIKA CHAND
* ASST. SECRETARY

On 04.29.05, personally appeared MARCIA 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)