When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



5/20/2005 Page

1 9:20AM



<u>Deed of Reconveyance</u>
CITIMORTGAGE, INC. #:2002331516 "RIPKE" Lender ID:5615/1697599851 Skagit, Washington MERS #: 100112065687449872 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: JEFF RIPKE AND HEIDI RIPKE, HUSBAND AND WIFE Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Original Trustee: LAND TITLE COMPANY

Dated: 11/18/2004 Recorded: 11/22/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200411220262 In the Records of the County Recorder of Skagit, State of Washington. Property Address: 1102 SOUTH 10TH STREET, MOUNT VERNON, WA 98274

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.

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

MARK CHADWELL

ASST. SECRETARY

AXELROD , VICE PRESIDENT AND AUTHORIZED SIGNATURE

STATE OF California COUNTY OF San Francisco

personally appeared MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE, personally known to me to be the Asst. Vise 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 have set my hand and affixed my official seat the day and year first above written.

WITNESS my havid and afficial seal,

DOUGLAS A BROWN

Notary Expires: 08/15/2006 #1970152

DOUGLAS A. BROWN Commission # 1370152 Notary Public - California San Francisco County My Comm. Expires Aug 15, 200

(This area for notarial seal)