When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



6/23/2005 Page

1 10:11AM



<u>Deed of Reconveyance</u>

CITIMORTGAGE, INC. #:0003991067 "COOLEY" Lender ID:3016/960489258 Skagit, Washington 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: KAREN M COOLEY, FORMERLY KNOWN AS KAREN M CORCORAN AND KAREN M JEFFERY AS HER S EPERATE

Beneficiary: CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL MORTGAGE, INC.

Original Beneficiary: HORIZON BANK
Original Trustee: WESTWARD FINANCIAL SERVICES

Dated: 09/03/2003 Recorded: 09/04/2003 as Instrument No.: 200309040137 In the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 1605 OLD HIGHWAY 99 N RD, BELLINGHAM, WA 98226

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

ESIDENT AND AUTHORIZED SIGNATURE

STATE OF California

SARIKA CHAND ASST. SECRETARY

personally appeared MARCY AXELROD - VICE PRESIDENT AND AUTHORIZED 0m/sL010/05 SNATURE, 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. have set my hand and affixed my official seat the day and year first above written. In Witness Whereof

WITNESS my hand and official seal,

COUNTY OF San Francisco

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)