



200507280220

Skagit County Auditor

7/28/2005 Page

1 of

1 1:45PM

Name: MORTGAGE SERVICE CENTER
Address: PO Box 5452
Mt. Laurel, NJ 08054-5452

FULL RECONVEYANCE

R050406

Ref #: 7078344905

Tax Number:

AF Number: 200209030153

Grantor: FIRST AMERICAN TITLE

Grantee: SCOTT A. RUARK, a married person & LAUREN J. RUARK, a married person

Lots 20-24 Block 9 SEATTLE SYNDICATE'S 1ST TO ANACORTES 1-25

The Undersigned as trustee under that certain Deed of trust which is identified below, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property which is described therein, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said Trustee in and to the property described in said Deed of Trust recorded in Skagit County.

Grantor: SCOTT A. RUARK, a married person & LAUREN J. RUARK, a married person

Beneficiary: MERRILL LYNCH CREDIT CORPORATION

Trustee: FIRST AMERICAN TITLE

Dated: August 26, 2002

Recorded: September 03, 2002

AF Number: 200209030153

Volume:

Page:

FIRST AMERICAN TITLE

By:

Peggy A. Brown, Assistant Secretary

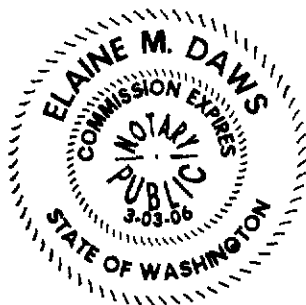
State of Washington }

} ss.

County of Skagit }

On this day, before me, the undersigned, a Notary Public in and for the State aforesaid duly commissioned and sworn, personally appeared Peggy A. Brown to be known to be the Assistant Secretary of FIRST AMERICAN TITLE, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that He/She is authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed July 28, 2005



Elaine M. Daws

Notary Public in and for the State of Washington

Residing at Sedro Woolley

My appointment expires March 03, 2006



First American Title

Company of Skagit County

P.O.Box 1667

Mt. Vernon, WA 98273