When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



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1 9:44AM



<u>Deed of Reconveyance</u>
CITIMORTGAGE, INC. #.0008251420 "GALLAGHER" Lender ID:8028/0008251420 Skagit, Washington MERS #: 100026600082514204 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: AMOS GALLAGHER AND CLAIRE GALLAGHER, HUSBAND AND WIFE Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Original Beneficiary: WHIDBEY ISLAND BANK

Original Trustee: ISLAND TITLE

Dated: 08/05/2003 Recorded: 08/07/2003 as Instrument No.: 200308070153 in the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 2401 42ND PLACE, ANACORTES, WA 98221

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 UNDERSWRITTEN AGENT as Trustee

AUTHORIZED SIGNATURE.

STATE OF California COUNTY OF San Francisco

SARIKA CHAND ASST SECRETARY

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 seat the day and year first above written.

WITNESS my hand and official seal,

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, 200 (This area for notarial seal)