When Recorded Return To:

MICHAEL W BONTHUIS 7/13 BRICKYARD BLVD SEDRO WOOLLEY, WA 98284



8/22/2005 Page

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111:22AM



Deed of Reconveyance

USAA #:0702036621 "BONTHÜIS" Lender ID:10077/1695550864 Skagit, Washington PIF: 07/28/2005 MERS #: 100105600015033466 VRU #: 1-888-679-6377

WHEREAS FIRST AMERICAN TITLE COMPANY, is the present Trustee of record under the following described Deed of Trust:

Trustor: MICHAEL W BONTHUIS AND ELISABETH BONTHUIS

Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, USAA

Federal Savings Bank)

Original Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, USAA

Federal Savings Bank)

Original Trustee: BETTS, PATTERSON & MINES, P.S.

Dated: 03/31/2004 Recorded: 03/31/2004 as Instrument No.: 200403310196 in the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 713 BRICKYARD BLVD, SEDRO WOOLLEY, WA 98284

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 COMPANY, as Trustee

On August 11th, 2005

STACY PAUL, ASSISTANT SECRETARY

STATE OF lowa

COUNTY OF Black Hawk

On August 11th, 2005, before me, M. CLARK, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared STACY PAUL, ASSISTANT SECRETARY, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

M. CLARK

Notary Expires: 05/17/2007 #728505

M. CLARK
NOTARIAL SEAL - STATE OF IOWA
COMMISSION NUMBER 728505
MY COMMISSION EXPIRES MAY 17, 2007

(This area for notarial seal)