When Recorded Return To:

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864



10/5/2005 Page

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Deed of Reconveyance
CITIMORTGAGE, INC. #:0008000859 "VERMULM" Lender ID:3019/721375260 Skagit, Washington MERS #: 100135900000008885 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: DANIEL S VERMULM AND SHARON R VERMULM, HUSBAND AND WIFE Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Trustee: LAND TITLE OF SKAGIT COUNTY

Dated: 11/20/2002 Recorded: 11/26/2002 as instrument No.: 021126000 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 20057 OKERLUND DRIVE, 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

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

SARIKA CHAND, ASST. SECRETARY AND AUTHORIZED SIGNATURE

STATE OF California COUNTY OF Sacramento

personally appeared SARIKA CHAND, ASST. SECRETARY AND AUTHORIZED SIGNATURE, personally known to me to be an Asst. Secretary 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 I have set my hand and affixed my official seat the day and year first above written.

WITNESS my hand and official seal,

MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133

MARK E. CHACAVELL Commission # 1595133 Notary Public - California Sacramento County My Comrn. Expires Jul 15, 2009

(This area for notarial seal)