When Recorded Return To:

CHEOL KANG 2123 S 15TH ST MOUNT VERNON, WA 98274





11/8/2005 Page

1 12:41PM



Deed of Reconveyance

USAA #:0702031119 "KANG" Lender ID:30000/0702031119 Skagit, Washington PIF: 10/19/2005 MERS #: 100105600014687809 VRU #: 1-888-679-6377

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

Trustor: CHEOL KANG AND CLAIRE L'KANG

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 LÉNDER, USAA FEDERAL SAVINGS BANK)

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

Dated: 01/26/2004 Recorded: 01/30/2004 as Instrument No.: 200401300212 In the Records of the County

Recorder of Skagit, State of Washington:

Property Address: 2123 S 15TH ST, 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.

By FIRST AMERICAN TITLE COMPANY, as Trustee

On November 1st, 2005

STACY PAU ASSISTANT SECRETARY

STATE OF Iowa COUNTY OF Black Hawk

On November 1st, 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 of the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrumen

official seal,

M. CLARK Notary Expires: 05/17/2007 #728505

M. CLARK M. CLATT.

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