When Recorded Return To:



Skagit County Auditor

11/16/2005 Page

1 9:30AM

ALLIANCE DEFAULT SERVICES 460 DRAKE CIRCLE SACRAMENTO, CA 95864

Deed of Reconveyance

CITIMORTGAGE, INC. #:0770337030 "RUIZ" Lender ID:101/0770337030 Skagit, Washington MERS #: 100016500003693024 VRU #: 1-888-679-6377

WHEREAS FIRST ÁMÉRÍCAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERSWRITTEN AGENT IS the present Trustee of record under the following described Deed of Trust:

Trustor: RICHARD ALBERT RUIX

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Trustee: REGIONAL TRUSTEE SERVICES CORP.

Dated: 11/09/2004 Recorded: 11/16/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200411160012 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 914 W HAZEL ST, MOUNT VERNON, WA 98273

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

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 hand and official seal,

MARK E. CHADWELL

Notary Expires: 07/15/2009 #1595133

MARK E. CHADWELL Corrmission # 1595133 Notary Public - California Sacramento County My Comm. Expires Jul 15, 2009

(This area for notarial seal)