

When Recorded Return To:

ALLIANCE DEFAULT SERVICES
460 DRAKE CIRCLE
SACRAMENTO, CA 95864

200512050180
Skagit County Auditor
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Deed of Reconveyance

CITIMORTGAGE, INC. #0008330063 "MINIHAN" Lender ID:8028/0008330063 Skagit, Washington
MERS #: 100026600083300637 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: RAY W. MINIHAN, AN UNMARRIED PERSON
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC
Original Beneficiary: ALASKA USA FEDERAL CREDIT UNION
Original Trustee: ISLAND TITLE COMPANY
Dated: 10/02/2003 Recorded: 10/10/2003 as Instrument No.: 200310100141 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 1315 FLORIDA AVENUE, 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
On 11/25/05

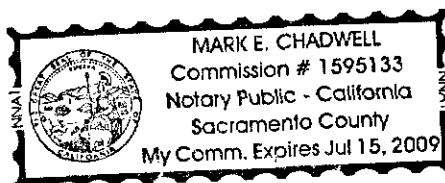

SARIKA CHAND, ASST. SECRETARY AND AUTHORIZED SIGNATURE

STATE OF California
COUNTY OF Sacramento

On 11/25/05, 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 seal the day and year first above written.

WITNESS my hand and official seal,


MARK E. CHADWELL
Notary Expires: 07/15/2009 #1595133



(This area for notarial seal)