When Recorded Return To:

KARLA CUTSHAW 14972 VALLEY VIEW DR MOUNT VERNON, WA 98273-3280



Deed of Reconveyance

GMAC MORTGAGE CORPORATION #:0280019492 "CUTSHAW" Lender ID:41303/126021 Skagit, Washington PIF: 11/29/2005 MERS #: 100135540000075011 VRU #: 1-888-679-6377

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

Trustor: KARI A CUTSHAW

Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, First National Bank of Arizona)

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS), (SOLELY AS NOMINEE FOR LENDER, FIRST NATIONAL BANK OF ARIZONA)
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Dated: 12/31/2004 Recorded: 01/04/2005 as Instrument No.: 200501040169 In the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 14972 VALLEY VIEW DRIVE, 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 COMPANY, as Trustee

On December 15th, 2005

ASSISTANT SECRETARY STACY PAIX

STATE OF Iowa COUNTY OF Black Hawk

On December 15th, 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 signatu/e on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hard and official seal,

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

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