

RETURN TO: TINA MATHEWS PO BOX 132 MEMPHIS TN 38101

Account number: 10374452

Property tax account number: 4601-000-005-0004

FULL RECONVEYANCE

FIRST TENNESSEE BANK, N. A., as duly appointed Trustee under Deed of Trust hereinafter referred to, having received form holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby Reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it hereunder. Said Deed of Trust was executed by

ERNEST J. NEFF & CHERYL C. NEFF as original Grantor, and recorded on 15 day of FEBRUARY, 2006 In Book/Reel _____, at Page/Image _____,

Series Number 200602150156 of Official Records of SKAGIT County, WASHINGTON.

Dated 2/10/06

EOAN OPERATIONS OFFICER TINA MATHEWS

STATE OF **TENNESSEE** County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared TINA MATHEWS with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the FIRST TENNESSEE BANK, N. A., the within named bargainer, a bank, and that he as such Loan Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at the office in MEMPHIS, TENNESSEE, this 26 day of APRIE, 2006.

Signature FloChama

Name TOYA ROCKAMORE (typed or printed)

