



200612050103
Skagit County Auditor

12/5/2006 Page 1 of 1 3:20PM

Name: MORGAN STANLEY CREDIT CORP.
Address: 4909 E. 26th St.
Sioux Falls, SD 57110

FULL RECONVEYANCE

R060319

Ref #: Ramsay
Tax Number:
AF Number: 200201230068
Grantor: FIRST AMERICAN TITLE INSURANCE COMPANY
Grantee: RAY D. RAMSAY & KATHLEEN D. RAMSAY, husband and wife

Lot 15 THE MEADOWS DIV. 1 17-38

The Undersigned as trustee under that certain Deed of trust which is identified below, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property which is described therein, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said Trustee in and to the property described in said Deed of Trust recorded in Skagit County.

Grantor: RAY D. RAMSAY & KATHLEEN D. RAMSAY, husband and wife
Beneficiary: MORGAN STANLEY DEAN WITTER CREDIT CORPORATION
Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY
Dated: January 17, 2002 Recorded: January 23, 2002
AF Number: 200201230068
Volume: Page:

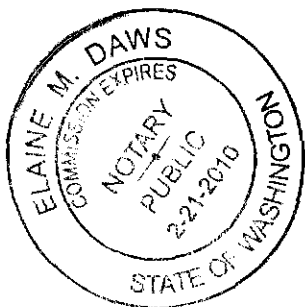
FIRST AMERICAN TITLE INSURANCE COMPANY

By: Peggy A. Brown
Peggy A. Brown, Assistant Secretary

State of Washington }
 } ss.
County of Skagit }

On this day, before me, the undersigned, a Notary Public in and for the State aforesaid duly commissioned and sworn, personally appeared Peggy A. Brown to be known to be the Assistant Secretary of FIRST AMERICAN TITLE INSURANCE COMPANY, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that He/She is authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed November 05, 2006



Elaine M. Daws
Elaine M. Daws
Notary Public in and for the State of Washington
Residing at Sedro Woolley
My appointment expires February 21, 2010



First American Title
Company of Skagit County
P.O.Box 1667
Mt. Vernon, WA 98273