

When Recorded Return To:

KENNETH R SPENCER
8712 ARNOLD LANE XXXXXX
CONCRETE, WA 98237 XXXXXX
XXXXXXXXXXXXXXXXXXXX

AllNations Title Service
460 Drake Cir.
Sacramento, CA 95864



200701230042
Skagit County Auditor

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Deed of Reconveyance

Network Branch #:4701280100339 "SPENCER" Skagit, Washington PIF: 12/06/2006
WHEREAS FIRST AMERICAN TITLE INSURANCE CO. BY IT'S AGENT ALLNATION TITLE SERVICES is the present Trustee of record under the following described Deed of Trust:

Trustor: KENNETH R. SPENCER AND DOREEN L. SPENCER, HUSBAND AND WIFE
Beneficiary: CITIFINANCIAL, INC.
Original Beneficiary: CITIFINANCIAL, INC.
Original Trustee: LAND TITLE & ESCROW
Dated: 07/16/2002 Recorded: 07/19/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200207190114 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 8712 ARNOLD LANE, CONCRETE, WA 98237

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 IT'S AGENT ALLNATION TITLE SERVICES as Trustee
On 1-17-07

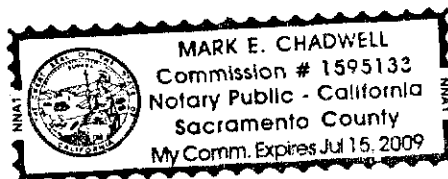
SARIKA CHAND, ASSISTANT SECRETARY AND AUTHORIZED SIGNATURE

STATE OF California
COUNTY OF Sacramento

On 1-17-07 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared SARIKA CHAND, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

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



(This area for notarial seal)