WHEN RECORDED MAIL TO: PATTY L PEDERSEN RICHARD A HUBBARD 4411 Queen Ann Way ANACORTES, WA 98221



RECONVEYANCE OF DEED OF TRUST

Loan#: 1311100439

Property: 4411 Queen Ann Way, ANACORTES, WA 98221

The undersigned, is the legal owner of the Promissory Note in the original sum of \$53,000.00 secured by that certain Deed of Trust executed by PATTY L PEDERSEN, AN UNMARRIED WOMAN, AND RICHARD A HUBBARD, AN UNMARRIED MAN, Trustor, to FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION, as original Trustee, and recorded on 11/21/2001 AS Instument No. 200111210077 in Book, Page, of the Official Records of Skagit County, WA.

The undersigned hereby states that all sums secured by said Deed of Trust have been fully paid and satisfied and hereby reconveys to the person or persons legally entitled thereto, without warranty, all of the estate, title and interest acquired by the original Trustee and by the undersigned as the substituted Trustee under the Deed of Trust. The singular includes the plural wherever the text of this document so requires.

DATED: March 28, 2007

Provident Funding Chroup, Inc

c., a California Corporation

By: ______ \ Name: Cindy Garcia

Title: Vice President

STATE OF CALIFORNIA COUNTY OF SONOMA

On 3/28/2007 before me Renee Parker, Notary Public, personally appeared Cindy Garcia, Vice President, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity as Vice President and that BY his/her/their signature on this instrument Mortgage Electronic Registration Systems, Inc., executed this instrument.

Witness my hand and official seal this March 28, 2007

RENEE PARKER

COMM. #1440258

NOTARY PUBLIC -CALIFORNIA SONOMA COUNTY

My Cornin. Expires Sept. 19, 2007

Renee Parker Notary Public California My commission expires: 9/19/2007