When Recorded Return To:

ALTA REAL ESTATE SERVICES, INC P.O. BOX 551170 ATTN: RECONVEYANCE DEPT. JACKSONVILLE, FL 32255-9939



9/18/2007 Page

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1 9:56AM



Deed of Reconveyance

ALTA REAL ESTATE SERVICES, INC. #:0007879778 "SMITH" Lender ID:S70/402895383 Skagit, Washington PIF: 06/08/2007 WHEREAS T.D. SERVICE COMPANY OF WASHINGTON is the present Trustee of record under the following described Deed of Trust:

Trustor: RAY L SMITH, A SINGLE MAN, AS HIS SOLE AND SEPARATE PROPERTY.

Beneficiary: US Bank National Association, as trustee, on behalf of the holders of the Asset Backed Pass-Through Certificates, Series NC 2005-HE4 by Select Portfolio Servicing, Inc. as Attorney in Fact

Certificates, Series NC 2005-HE4 by Select Portfolio Servicing, Inc. as Attorno Original Beneficiary: CHOICE LENDING, INC.

Original Trustee: LAND TITLE.

Dated: 02/22/2005 Recorded: 02/25/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200502250100 In the Records of the County Recorder of Skagit, State of Washington. Property Address: 2765 EAST SECTION STREET, MOUNT VERNON, WA 98274

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 T.D. SERVICE COMPANY OF WASHINGTON as Trustee On <u>AUG 1 0 200</u>7

JULIE A. YATES VICE PRESIDENT

STATE OF California COUNTY OF Orange

On AUG 1 0 2007, before me, LAURENCE F. LIM, a Notary Public in and for Orange in the State of California, personally appeared JULIE A. YATES, VICE PRESIDENT, 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 signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

LAURENCE F. LIM

Notary Expires: 07/06/2008 #1498875

LAURENCE F. LIM
COMM. # 1498875
NOTARY PUBLIC CALIFORNIA
ORANGE COUNTY
My comm. expires July 6, 2008

(This area for notarial seal)