When Recorded Return To:

CHARTER ONE BANK, N.A. CONSUMER FINANCE OPERATIONS ONE CITIZENS DRIVE (RJW215) RIVERSIDE, RI 02915



1/5/2009 Page

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1 9:02AM

Request for Release

CHARTER ONE BANK, N.A. #:4507731525 "KRATT" Skagit, Washington
The undersigned beneficiary is the legal owner and holder of the promissory note in the original sum of \$50,000.00 secured by that certain Deed of Trust Dated: 01/30/2007 Recorded: 02/26/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200702260097 in the County of Skagit State of Washington.

Said Deed of Trust was executed by JEREL D. KRATT AND JESSY H. KRATT, HUSBAND AND WIFE as Grantor, with FIRST AMERICAN TITLE INSURANCE COMPANY, 2101 FOURTH AVENUE, SUITE 800, SEATTLE, WA 98121 as Trustee, and CHARTER ONE BANK, N.A. as Beneficiary.

Property Address: 8295 EMMANUEL LANE, CONCRETE, WA 98237

The note and all other indebtedness secured by said Deed of Trust having been fully satisfied, the note and Deed of Trust are herewith surrendered to you for cancellation and reconveyance.

You are therefore requested, upon payment of all sums owing to you, to reconvey without warranty, to the person(s) entitled thereto, the right, title and interest now held by you thereunder.

RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A. On November 18th, 2008

By: 1000 Authorized

STATE OF Rhode Island COUNTY OF KENT

On November 18th, 2008 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Patricia Waldeck, Duly Authorized, 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, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,

SUZANNE M. MAZUR

Notary Expires: 10/01/2012 #39964

OF PHODE S

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(This area for notarial seal)