

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



200901050068

Skagit County Auditor

1/5/2009 Page 1 of 1 9:03AM



ND



satis



4507731525

Deed of Reconveyance

CHARTER ONE BANK, N.A. #4507731525 "KRATT" Skagit, Washington
WHEREAS FIRST AMERICAN TITLE COMPANY OF SKAGIT COUNTY is the present Trustee of record under the
following described Deed of Trust:

Trustor: JEREL D. KRATT AND JESSY H. KRATT, HUSBAND AND WIFE
Beneficiary: RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A.

Original Beneficiary: CHARTER ONE BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY, 2101 FOURTH AVENUE, SUITE 800,
SEATTLE, WA 98121

Dated: 01/30/2007 Recorded: 02/26/2007 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200702260097 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 8295 EMMANUEL 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 COMPANY OF SKAGIT COUNTY as Trustee

On Nov 18, 2008

John W. H.

JOHN ENDSLOW, ASSISTANT VICE-PRESIDENT

STATE OF Rhode Island
COUNTY OF KENT



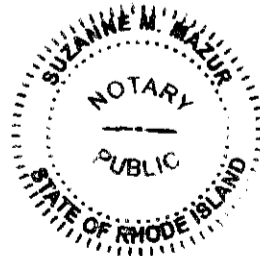
On Nov 18, 2008 before me, SUZANNE M. MAZUR, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared JOHN ENDSLOW, ASSISTANT VICE-PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are 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, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,

[Signature]

SUZANNE M. MAZUR

Notary Expires: 10/01/2012 #39964



(This area for notarial seal)