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Deed of Reconveyance

HSBC MORTGAGE CORPORATION (USA) #:7385186 "VAN ZANTEN" Lender ID:760/969/1707947618 Skagit, Washington MERS #: 100022407398518612 VRU #: 1-888-679-6377

WHEREAS FIDELITY NATIONAL TITLE INSURANCE COMPANY is the present Trustee of record under the following described Deed of Trust:

Trustor: GREGORY B VAN ZANTËN AND STACEY M VAN ZANTEN, HUSBAND AND WIFE

Beneficiary: Mortgage Electronic Registration Systems, Inc.

Original Beneficiary: MERS AS NOMINEE FOR HSBC MORTGAGE CORPORATION (USA)

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Dated: 10/31/2008 Recorded: 12/11/2008 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:

200812110031 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 12297 BAYHILL DRIVE, BURLINGTON, WA 98233

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 FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee ASSISTANT VICE PRESIDENT OF LOAN DOCUMENTATION STATE OF COUNTY OF FULTON on 5.18.09 VERONICA TURNER before me, a Notary Public in and for LINDA GREEN , ASSISTANT VICE PRESIDENT OF LOAN DOCUMENTATION, 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. SS my hand and official seal, VERONICA TURNER Notary Public - Georgia **Fulton County** My Comm. Expires Aug. 31, 2010 Notary Expires: (This area for notarial seal)