

When Recorded Return To:

CAROL ANN ELKINS  
9610 FRUITDALE ROAD  
SEDRO WOOLLEY, WA 98284



200910230032  
Skagit County Auditor

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**Deed of Reconveyance**

Network Branch #:4701280207498 "ELKINS" Skagit, Washington PIF: 09/25/2009  
WHEREAS CITICORP TRUST BANK, FSB is the present Trustee of record under the following described Deed of Trust:

Trustor: CAROL ANN ELKINS AN UNMARRIED INDIVIDUAL  
Beneficiary: CITIFINANCIAL, INC.  
Original Beneficiary: CITIFINANCIAL, INC.  
Original Trustee: FIRST AMERICAN TITLE  
Dated: 02/22/2008 Recorded: 02/29/2008 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:  
200802290147 In the Records of the County Recorder of Skagit, State of Washington.  
Property Address: 9610 FRUITDALE ROAD, SEDRO WOOLLEY, WA 98284

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 CITICORP TRUST BANK, FSB as Trustee  
On October 14th, 2009

  
WALTER H EICHELBERGER, VICE PRESIDENT

STATE OF Maryland  
COUNTY OF Frederick

On this 14th day of October 2009, before me, the undersigned officer personally appeared WALTER H EICHELBERGER, who made acknowledgment on behalf of CITICORP TRUST BANK, FSB, who acknowledges himself/herself to be the VICE PRESIDENT of CITICORP TRUST BANK, FSB, a corporation, and that he/she as such VICE PRESIDENT, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as VICE PRESIDENT.

WITNESS my hand and official seal,

  
OLIVE ENGLE  
Notary Expires: 06/14/2010

Olive Engle  
Notary Public  
Frederick Co., MD