When Recorded Return To:

STEPHEN E NICOL 3712 SHOSHONE DR MOUNT VERNON, WA 98273





Deed of Reconveyance

USAA #:0702248768 "NICOL" Lender ID:30001/204026822 Skagit, Washington PIF: 09/17/2010

MERS #: 100105600028633849 VRU #: 1-888-679-6377

WHEREAS FIRST AMERICAN TITLE COMPANY, is the present Trustee of record under the following described Deed of Trust:

Trustor: STEPHEN E NICOL AND EMILY C NICOL

Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 01/04/2010 Recorded: 01/05/2010 as Instrument No.: 201001050003 In the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 3712 SHOSHONE DR, MOUNT VERNON, WA 98273

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, as Trustee On September 27th, 2010

TERRI HENDERSON, ASSISTANT SECRETARY

STATE OF lowa COUNTY OF Black Hawk

On this 27th of September, 2010, before me C BOUCHARD Notary Public, personally appeared TERRI HENDERSON , ASSISTANT SECRETARY, to me known to be the person(s) named in and who executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/they voluntary act and deed.

WITNESS my hand and official seal,

C BOUCHARD Notary Expires 11/14/2012 #743949

C. BOUCHARD COMMISSION NO. 743949 MY COMMISSION EXPIRES