

After Recording Return To: T.D. SERVICE COMPANY 1820 E FIRST STREET SUITE 300 SANTA ANA, CA 92711-9826

File No. 61935 Loan No. 8400087160 Service No. 3585256

FULL RECONVEYANCE

The undersigned as trustee under that certain deed of trust dated 05/24/2009, in which JEREL D KRATT and JESSY H KRATT, Husband and Wife, is Grantor(s), and Mortgage Electronic Registration Systems, Inc. as Nominee for Lender HORIZON BANK, is beneficiary, recorded on 06/01/2009, as Instrument Number 200906010125, records of Skagit County, Washington, having received from the beneficiary under said deed of trust, a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said deed of trust.

DATED this 22 day of November 2010.

Bishop, White, Marshall & Weibel P.S.

William L. Bishow, Yr. resident

STATE OF WASHINGTON

SS.

County of King

On this 22 day of November 2010, personally appeared before me William L. Bishop, Jr., Trustee, to me known to be the President of Bishop, White, Marshall & Weibel, P.S., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and official seal this 22 day of November 2010.

Lenore E. Welsh

NOTARY PUBLIC in and for the State of

Washington,

Residing in King County

My Commission Expires: 09/26/2011

