

When Recorded Return To:

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



201102240050
Skagit County Auditor

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Request for Reconveyance

CHARTER ONE BANK, N.A. #4900162928 "RUDERMAN" Skagit, Washington
The undersigned beneficiary is the legal owner and holder of the promissory note in the original sum of \$78,400.00 secured by that certain Deed of Trust Dated: 03/23/2006 Recorded: 05/05/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200605050096 in the County of Skagit State of Washington.

Said Deed of Trust was executed by MARK D. RUDERMAN AND SHERRYLEE C. RUDERMAN, HUSBAND AND WIFE as Grantor, with FIRST AMERICAN TITLE INSURANCE COMPANY as Trustee, and CHARTER ONE BANK, N.A. as Beneficiary.

Property Address: 10760 JORDAN ROAD, BURLINGTON, WA 98233-9898

The note and all other indebtedness secured by said Deed of Trust having been fully satisfied, the note and Deed of Trust are herewith surrendered to you for cancellation and reconveyance.

You are therefore requested, upon payment of all sums owing to you, to reconvey without warranty, to the person(s) entitled thereto, the right, title and interest now held by you thereunder.

RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A. On January 28th, 2011

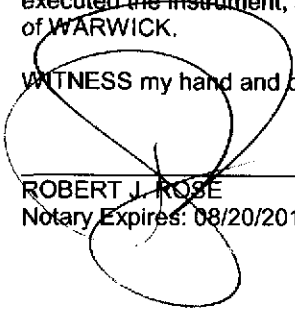
By: 
James M Williams, Duly Authorized



STATE OF Rhode Island
COUNTY OF KENT

On January 28th, 2011 before me, ROBERT J. ROSE, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared James M Williams, Duly Authorized, 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,


ROBERT J. ROSE
Notary Expires: 08/20/2011 #51989

(This area for notarial seal)