

When Recorded Return To:



201102240051
Skagit County Auditor

2/24/2011 Page 1 of 1 12:18PM

CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJV215)
RIVERSIDE, RI 02915



Deed of Reconveyance

CHARTER ONE BANK, N.A. #:4900162928 "RUDERMAN" Skagit, Washington
WHEREAS First American Title Insurance Company is the present Trustee of record under the following described Deed of Trust:

Trustor: MARK D. RUDERMAN AND SHERRYLEE C. RUDERMAN, HUSBAND AND WIFE
Beneficiary: RBS Citizens, N.A., formerly known as Citizens Bank, N.A., subject by merger to CHARTER ONE BANK, N.A.

Original Beneficiary: CHARTER ONE BANK, N.A.

Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY

Dated: 03/23/2006 Recorded: 05/05/2006 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200605050096 In the Records of the County Recorder of Skagit, State of Washington.

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

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 Insurance Company as Trustee

On 2/14/2011

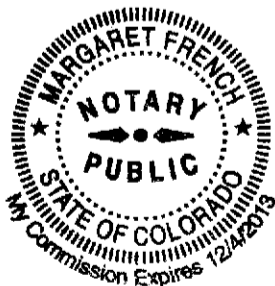
[Signature]
CLAIMS COUNSEL

STATE OF Colorado
COUNTY OF Douglas

On Feb. 14th, 2011, before me, Margaret French appeared G R Comstock, a Notary Public in and for First American Title Ins. in the State of Colorado, personally appeared, 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.

WITNESS my hand and official seal,

[Signature]
Notary Expires: 12/4/2013



(This area for notarial seal)