When Recorded Return To:

JOAN M KERTESZ 1829 LINDSAY LOOP MOUNT VERNON, WA 98274-6135



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1 8:42AM

Deed of Reconveyance

CITIMORTGAGE, INC. #:0003989833 "KERTESZ" Lender ID:03016/823135276 Skagit, Washington WHEREAS CITICORP TRUST BANK, FSB is the present Trustee of record under the following described Deed of

Trustor: JOAN M KERTESZ, A SINGLE INDIVIDUAL

Beneficiary: CITIMORTGAGE, INC. SUCCESSOR IN INTEREST BY MERGER TO PRINCIPAL RESIDENTIAL

MORTGAGE, INC.

Original Beneficiary: HORIZON BANK
Original Trustee: WESTWARD FINANCIAL SERVICES
Dated: 08/15/2003 Recorded: 08/20/2003 as Instrument No.: 200308200013 In the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 1829 LINDSAY LOOP, MOUNT VERNON, WA 98274

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 September 23rd, 2011

SHERRY L SHEFFLER VICE PRESIDENT

STATE OF Maryland COUNTY OF Washington

On this 23rd day of September 2011, before me, the undersigned officer personally appeared SHERRY L SHEFFLER, 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.

MARY K DUVALL

Notary Expires: 10/07/2014

Mary K. Duyali **Notary Public** Frederick Co., MD