



201111300046

Skagit County Auditor

11/30/2011 Page

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1 11:56AM

When Recorded Return To:

USAA FEDERAL SAVINGS BANK
PO BOX 205
WATERLOO, IA 50704-0205



Deed of Reconveyance

USAA #: 0702235999 "GIFFORD" Lender ID: 10124/1710537007 Skagit, Washington PIF: 11/04/2011
MERS #: 100105600028236742 SIS #: 1-888-679-6377

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

Trustor: SUE-ANN GIFFORD AND MICHAEL GIFFORD, WIFE AND HUSBAND
Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")
Original Trustee: CHICAGO TITLE INSURANCE COMPANY
Dated: 10/30/2009 Recorded: 11/06/2009 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200911060048 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 4929 SHARPE ROAD, ANACORTES, WA 98221

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 11/23/11

[Signature]
RONALD E. ROONEY, AUTHORIZED SIGNATORY

STATE OF SC
COUNTY OF Wainwright

The foregoing instrument was acknowledged before me, a Notary Public, on 11/23/11 by Ronald E. Rooney, Authorized Signatory of First American Title Insurance Company on behalf of the corporation.

WITNESS my hand and official seal,

[Signature]
Notary Expires: 11/20/2012

FRANKIE FELDER
Notary Public
State of South Carolina
My Commission Expires 11-20-2012

(This area for notarial seal)