When Recorded Return To:

KARL FISCHBACH 3705 WEST 12TH STREET ANACORTES, WA 982210000



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11/20/2012 Page

1 9:06AM

Deed of Reconveyance HSBC BANK USA, N.A. #7671715 "FISCHBACH" Lender ID:732/991/0201968053 Skagit, Washington MERS #: 100022407697171527 SIS #: 1-888-679-6377

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

Trustor: KARL C FISCHBACH AND CINDY A FISCHBACH Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR HSBC MORTGAGE CORPORATION (USA)

Original Trustee: GUARDIAN N W TITLE & ESCROW

Dated: 03/30/2009 Recorded: 03/30/2009 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200903300236 In the Records of the County Recorder of Skagit, State of Washington.

Property Address: 3705 WEST 12TH STREET, 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 COMPANY as Trustee On 11/12/12

-/ PAUL RICHARDS, AUTHORIZED AGENT

STATE OF Utah

COUNTY OF Salt Lake

"(12/12 , before me, LAURA MEIER, a Notary Public in and for Salt Lake in the State of Utah, On personally appeared PAUL RICHARDS, AUTHORIZED AGENT, 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,

a**URA MEIER**

Notary Expires: 04/07/2013 #578277

LAURA MEIER NOTARY PUBLIC - STATE OF UTAH My Comm. Exp. 04/07/2013 Commission # 578277

(This area for notarial seal)

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