



201410270036

Skagit County Auditor

\$87.00

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AFTER RECORDING, RETURN TO:

Washington Federal
425 Pike Street, 4th Floor
Seattle, WA 98101

ATTN: Ryan

2014005340

File #:

Loan #: 370857-5 (Michael E. Ruthford)

APPOINTMENT OF SUBSTITUTE TRUSTEE, (REQUEST FOR RECONVEYANCE) AND
RECONVEYANCE OF TRUST DEED
(Lost Note and/or Trust Deed)
RECITALS

A. The parties to this instrument are:

Present Beneficiary: **Washington Federal**

Successor Trustee : FIDELITY NATIONAL TITLE INSURANCE COMPANY A CALIFORNIA CORPORATION

B. The above named and undersigned present beneficiary, herein "Beneficiary," is the present owner and holder of the obligations secured by the trust deed, herein "the Trust Deed," whose parties, date and recording information are as follows:

Grantor : **Michael E. Ruthford and Cecelia R. Ruthford; husband and wife**
Original Trustee : **Westward Financial Services Corporation**
Original Beneficiary : **Horizon Bank****
Date : **09-21-2006**
Recording Date : **09-28-2006**
Recording Reference : **200609280063**
County of Recording : **Skagit County, WA**

****Washington Federal successor by acquisition to Horizon Bank****

C. Beneficiary has received payment in full of the note, herein "the Note," and other obligations secured by the Trust Deed and desires to appoint FIDELITY NATIONAL TITLE INSURANCE COMPANY A CALIFORNIA CORPORATION, herein "Trustee," as successor trustee for purposes of reconveying the Trust Deed.

APPOINTMENT AND RECONVEYANCE

1. Holder of Indebtedness. Beneficiary warrants that it is the legal owner and holder of all indebtedness secured by the Trust Deed, which indebtedness has been fully paid and satisfied.

2. Substitution of Successor Trustee. Beneficiary appoints Trustee as successor trustee under the Trust Deed, with all the powers provided therein and allowed by law.

3. Request for Reconveyance. Beneficiary hereby requests and directs Trustee, upon payment to Trustee of any sums owing to it under the terms of the Trust Deed or provided for by law, to waive cancellation of such evidences of indebtedness secured by the Trust Deed as may not be found by Trustee and to reconvey, without warranty, to the parties designated by the terms of the Trust Deed the estate now held by Trustee under the same. All sums secured by the Trust Deed have been fully paid and satisfied. This Request waiving cancellation of the Note and requesting full reconveyance is given to Trustee in lieu of tender of the Note and execution of any provision on the Trust Deed to request its full reconveyance, in as much as the Note and/or Trust Deed have been lost or misplaced.

4. Indemnification. In consideration of Trustee's reconveyance herein of the Trust Deed, Beneficiary, jointly and severally, for themselves, their heirs, personal representatives, successors and assigns, hereby covenant and agree forever fully to protect, defend and save harmless Trustee from any and all losses, costs, damages, attorney fees and expenses of every kind and nature which the Trustee may suffer, expend or incur as a consequence of the performance of the execution of this instrument and delivery and recordation of same and of Trustee's performance of Trustee's duties

hereunder.

5. Reconveyance. Trustee hereby grants, bargains, sells and conveys, but without any covenant or warranty, expressed or implied, to the persons legally entitled thereto, all of the right, title and interest under the Trust Deed now held by Trustee in and to the property covered by the Trust Deed and more particularly described as follows:

AS DESCRIBED IN THE TRUST DEED.

Beneficiary:

By: Jennifer Peterson
Name: Jennifer Peterson
Title: Officer

Date: 9-24-14

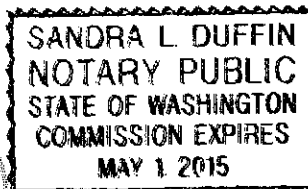
STATE OF WA, County of King) SS

The foregoing instrument was acknowledged before me this 24th day of September, 2014, by Jennifer Peterson as Officer of Washington Federal, on its behalf.

Sandra L. Duffin

Notary Public for Bellevue

My Commission expires: 05-01-2015



DO NOT WRITE BELOW THIS LINE - RESERVED FOR TRUSTEE

Trustee:

FIDELITY NATIONAL TITLE INSURANCE COMPANY A CALIFORNIA CORPORATION

By: [Signature]

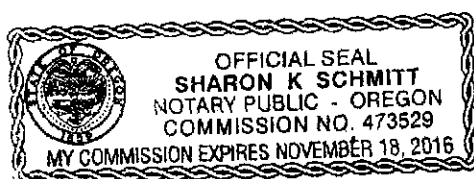
Date: October 17, 2014

Authorized Signer

STATE OF OREGON, County of Marion) SS

The foregoing instrument was acknowledged before me this 17th day of October, 2014, by [Signature], as authorized signer of FIDELITY NATIONAL TITLE INSURANCE COMPANY A CALIFORNIA CORPORATION, on its behalf.

*** GREGORY B. SATHER**



Sharon K. Schmitt
Notary Public for Oregon



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