

**RECORDING REQUESTED BY AND  
AFTER RECORDING MAIL TO:**UPF WASHINGTON INCORPORATED  
12410 E MIRABEAU PKWY #100  
SPOKANE VALLEY, WA 99216

Ref. No. 865637-S(P)(E)

**FULL RECONVEYANCE**

MIN: 100070202001206908

MERS Phone: 1-888-679-6377

The undersigned, as Trustee, under that certain Deed of Trust dated 6/12/2018 in which ROBERTA RATLIFF and JAMES RATLIFF, wife and husband, is/are Grantor(s), and Mortgage Electronic Registration Systems Inc (MERS), as designated nominee for FINANCE OF AMERICA MORTGAGE LLC, beneficiary of the security instrument, its successors and assigns, is Grantee, recorded on 6/14/2018, as Recording No. 201806140087, in Volume N/A, Page N/A, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the real property described in said Deed of Trust, situated in Skagit County, Washington.

DATED: 7/17/2020

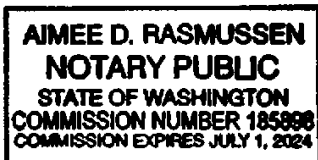
**UPF WASHINGTON, INCORPORATED, TRUSTEE**

Loan # 0033885963

BY: Michelle Steinmetzer  
Michelle Steinmetzer, Vice PresidentSTATE OF WASHINGTON )  
County of Spokane )

On 7/17/2020, before me, the undersigned Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Michelle Steinmetzer, Vice President**, 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(ies), and that by his/her/their signature(s) 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.

Aimee D Rasmussen

NOTARY PUBLIC in and for the State of Washington

Printed Name:

Aimee D Rasmussen

My commission expires:

7/1/2024