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12/13/2021 03:11 PM Pages: 1 of 2 Fees: \$204.50

Skagit County Auditor, WA

WHEN RECORDED MAIL TO: FIRST AMERICAN MORTGAGE SOLUTIONS 1795 INTERNATIONAL WAY IDAHO FALLS, ID 83402 PH. 208-528-9895

DEED OF RECONVEYANCE

WASHINGTON

RECORD 2ND



COUNTY OF SKAGIT LOAN NO.: 9787815233

PARCEL No. **P124557**

LEGAL DESCRIPTION: LOT 24, PLAT OF SKAGIT HIGHLANDS DIV. 3

THE UNDERSIGNED. FIRST AMERICAN TITLE INSURANCE COMPANY, located at 1 FIRST AMERICAN WAY. SANTA ANA, CA 92707. as Trustee, Successor Trustee, or Substitute Trustee, under that certain Deed of Trust dated JUNE 16, 2020, executed by ROBERTA RATLIFF AND JAMES RATLIFF, WIFE AND HUSBAND, Trustor, to CHICAGO TITLE COMPANY OF WASHINGTON, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CALIBER HOME LOANS, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS. Original Beneficiary, and recorded on JUNE 22, 2020 as Auditor's File No. 202006220114, in the Records of the County Auditor's Office for SKAGIT County, State of WASHINGTON.

PROPERTY ADDRESS: 581 RUBY PEAK AVE, MOUNT VERNON, WA 98273

WHEREAS, the Undersigned received from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CALIBER HOME LOANS, INC., BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, the Beneficiary of said Deed of Trust, a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, does hereby grant, bargain, and convey, without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the Undersigned in and to said described premises by virtue of said Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused this Instrument to be executed on DECEMBER 08, 2021.

FIRST AMERICAN TITLE INSURANCE COMPANY

LETICIA SHARADIN, VICE PRESIDENT

POD: 20211119

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DOCUMENT 2 of 2

MIN: 100820997878152332 MERS PHONE: 1-888-679-6377 STATE OF TEXAS

COUNTY OF DALLAS) ss.

On DECEMBER 08, 2021. before me, SUSAN O'GORMAN, personally appeared LETICIA SHARADIN known to me to be the VICE PRESIDENT of FIRST AMERICAN TITLE INSURANCE COMPANY the corporation that executed the instrument or the person who executed the instrument on behalf of said corporation, and acknowledged to me that such corporation executed the same.

SUSAN O'GORMAN (COMMISSION EXP. 10/06/2025) NOTARY PUBLIC

SUSAN O'GORMAN Notary Public, State of Texas Comm. Expires 10-06-2025 Notary ID 133375934