

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.: 8501550659

PARCEL NO. P73505

LEGAL DESCRIPTION: LOTS 17-20, BLOCK 4, PLAT OF THE TOWNSITE OF GIBRALTER

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 **MAY 09, 2023**, executed by **JOSEPH WILLIAM FERRIER AND KATIE ROSE FERRIER, A MARRIED COUPLE**, Trustor, to **GUARDIAN NORTHWEST TITLE**, Original Trustee, for the benefit of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR UMPQUA BANK, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on **MAY 09, 2023** as Auditor's File No. **202305090043**, in the Records of the County Auditor's Office for **SKAGIT** County, State of **WASHINGTON**.

PROPERTY ADDRESS: **6823 GIBRALTER DR, ANACORTES, WASHINGTON 98221-8341**

WHEREAS, the Undersigned received from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")**, AS DESIGNATED NOMINEE FOR UMPQUA BANK, 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 **NOVEMBER 18, 2025**.  
**FIRST AMERICAN TITLE INSURANCE COMPANY**

AMY COLVIN, VICE PRESIDENT

POD: 20251107

UB8011224IM - LR - WA



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MIN: 100045810004108996  
MERS PHONE: 1-888-679-6377

STATE OF IDAHO COUNTY OF BONNEVILLE ) ss.

On **NOVEMBER 18, 2025**, before me, **TRACY ALBERTSON**, personally appeared **AMY COLVIN** 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.



**TRACY ALBERTSON (COMMISSION EXP. 03/29/2031)**  
NOTARY PUBLIC



This document contains electronic signatures.