

When Recorded Return To:

Lien Release Dept  
M&T Bank  
7th Floor - Lien Release Dept.  
PO BOX 5178  
Buffalo, NY 14240

Deed of Reconveyance

M&T Bank#: 0094030095 "JOSEPH" 465/438 0232779775 0179847975 Skagit, Washington

MIN #:100719100017488071 MERS Corporate Phone Number: 1-888-679-6377

WHEREAS Nationwide Title Clearing, LLC. is the present Trustee of record under the following described Deed of Trust:

Trustor: MEGAN JOSEPH AND RYAN JOSEPH, A MARRIED COUPLE

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), as designated nominee for X, beneficiary of the security instrument, its successors and assigns

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS DESIGNATED NOMINEE FOR CROSSCOUNTRY MORTGAGE, LLC, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 07-25-2022 Recorded: 07-26-2022 as Instrument No. 202207260056, Book/Reel/Liber N/A, Page/Folio N/A In the Records of the County Recorder of Skagit, State of Washington.

Legal: LOT 14, "PLAT OF THE MEADOWS, DIV. NO. 1," AS PER PLAT RECORDED IN VOLUME 17 OF PLATS, PAGES 38 AND 39, RECORDS OF SKAGIT COUNTY, WASHINGTON.

SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

Assessor's/Parcel No: 4725-000-014-0000

Property Address: 2118 MEADOWS LANE, 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 nominee for the Beneficiary 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: Nationwide Title Clearing, LLC. as Trustee  
On 11/16/2025

*X CrossCountry Mortgage, LLC.*

By: Lauren Astle

*VP*

STATE OF Florida  
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of  physical presence or  online notarization, this 16th day of November, 2025 by Lauren Astle of NTC, a FLORIDA corporation, on behalf of the corporation. He/she is personally known to me or has produced  as identification.

WITNESS my hand and official seal,

Aaron Burdick  
Aaron Burdick



AARON BURDICK  
NOTARY PUBLIC  
STATE OF FLORIDA  
COMM# HH 806524  
EXPIRES: NOV 22, 2028