

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.: 0157870361

LEGAL DESCRIPTION: LOT 96, ISLAND VIEW PARK

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 28, 2024, executed by JAMES S FROST AND NATALIA R FROST, A MARRIED COUPLE, Trustor, to SCOTT R. VALBY, Original Trustee, for the benefit of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, BENEFICIARY OF THE SECURITY INSTRUMENT, ITS SUCCESSORS AND ASSIGNS, Original Beneficiary, and recorded on MAY 30, 2024 as Auditor's File No. 202405300013, in the Records of the County Auditor's Office for SKAGIT County, State of WASHINGTON.

PROPERTY ADDRESS: 1905 24TH ST, ANACORTES, WASHINGTON 98221

WHEREAS, the Undersigned received from MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS DESIGNATED NOMINEE FOR CORNERSTONE HOME LENDING, 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, 2025.  
FIRST AMERICAN TITLE INSURANCE COMPANY

REBECCA HIGLEY, VICE PRESIDENT

POD: 20251126

FM80201131M - LR - WA



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MIN: 100177059900017345  
MERS PHONE: 1-888-679-6377

STATE OF IDAHO

COUNTY OF BONNEVILLE ) ss.

On **DECEMBER 08, 2025**, before me, **JEFFREY OSGOOD**, personally appeared **REBECCA HIGLEY** 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.



**JEFFREY OSGOOD (COMMISSION EXP. 05/25/2029)**  
NOTARY PUBLIC



This document contains electronic  
signatures.