

When Recorded Return To:  
Indecomm Global Services  
1427 Energy Park Drive  
St. Paul, MN 55108

**Full Reconveyance**

Date: JAN 08 2026

Loan: 0863700589

Package: 82786194

Document: 8780548

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Trustee or successor Trustee, **First American Title Insurance Company**, under that certain Deed of Trust described below, having received from **Mortgage Electronic Registration Systems, Inc.**, as designated nominee for **CHAMPIONS FUNDING LLC.**, beneficiary of the security instrument, its successors and assigns under 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, hereby does grant, bargain, sell and convey, but 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 below described premises by virtue of said Deed of Trust.

Borrowers: **RACHAEL SPARWASSER**

Original Nominee of the Beneficiary: **Mortgage Electronic Registration Systems, Inc.**, as designated nominee for **CHAMPIONS FUNDING LLC.**, beneficiary of the security instrument, its successors and assigns

Original Trustee: **TIMIOS, INC.**

Loan Amount: **\$665,000.00**

Date of Deed of Trust: **November 12, 2024**

Date Recorded: **November 18, 2024**

Document Number: **20241180092**

Recorded in the official records of Skagit County, State of Washington

\*\*\*\*\*THIS MORTGAGE WAS ASSIGNED FROM MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS BENEFICIARY, AS NOMINEE FOR CHAMPIONS FUNDING LLC ITS SUCCESSORS AND ASSIGNS TO: U.S. BANK NATIONAL ASSOCIATION, NOT IN ITS INDIVIDUAL CAPACITY, BUT SOLELY AS OWNER TRUSTEE OF THE NEW RESIDENTIAL MORTGAGE LOAN TRUST 2025-NQM1 DATED 05/05/2025 AND RECORDED ON 05/05/2025 AS DOC # 202505050043.\*\*\*\*\*

**First American Title Insurance Company**

By: *Ashley Gittins*

**Ashley Gittins, Vice President**



\*U08780548\*

State of **Idaho**  
County of **Bonneville**

The foregoing instrument was acknowledged before me, a Notary Public, on JAN 08 2026 by **Ashley Gittins, Vice President of First American Title Insurance Company** on behalf of the corporation.

*Tiffany Jo Williams*

**Tiffany Jo Williams, Notary Public**

Commission #: **20231941**

My Commission expires: **May 3, 2029**

Prepared By:  
Esther Indumathi Raja  
1427 ENERGY PARK DR  
ST. PAUL, MN 55108

