

Return To:
Banner Bank
C/O Nationwide Title Clearing, LLC
2100 Alt. 19 North
Palm Harbor, FL 34683

DEED OF RECONVEYANCE

WHEREAS, **JAMES L GARNER** was the original Trustor, **LAND TITLE COMPANY OF SKAGIT COUNTY** was the original Trustee, and **SKAGIT BANK** was the original Beneficiary under that certain Deed of Trust dated 01/29/2016, in the amount of \$20,000.00, and recorded in **SKAGIT** County, **Washington**, under **Auditor File # 201602030001**.

LOT 4, SP 92-38: BEING A PTN OF E 1/2, 20-36-4 E W.M.

Parcel ID # P102359

NATIONWIDE TITLE CLEARING, LLC, as successor Trustee under said Deed of Trust and as successor Trustee, having received from the present Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation(s) secured by the Deed of Trust have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Dated this 16th day of February in the year 2026

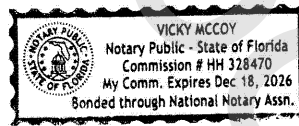
NATIONWIDE TITLE CLEARING, LLC

MICHAEL PHILBERT
VICE PRESIDENT

STATE OF FLORIDA
COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me by means of [X] physical presence or [] online notarization on this 16th day of February in the year 2026, by Michael Philbert as VICE PRESIDENT of NATIONWIDE TITLE CLEARING, LLC, who, as such VICE PRESIDENT being authorized to do so, executed the foregoing instrument for the purposes therein contained. He/she/they is (are) personally known to me.

VICKY MCCOY
COMM EXPIRES: 12/18/2026



BANRC 449620429 CONSUMER DOCR T162602-12:18:53 [C-2] ERCNWA1



D0123198234