

AFTER RECORDING, RETURN TO:

First American Title Insurance Company
1795 International Way
Idaho Falls, ID 83402

Reference Number: 996847661-1 Br 50452

**FULL RECONVEYANCE**

First American Title Insurance Company, pursuant to a written request of the Beneficiary thereunder, does hereby reconvey, without warranty, to the person or persons entitled thereto, the trust property now held by it as Trustee under said Trust Deed, which Trust Deed covers real property situated in Skagit County, State of Washington, described as follows:

Said Deed of Trust dated 08/01/2022 executed by Suzanne R Gaffney An Unmarried Person, Trustor, for the benefit of Columbia Bank fka Umpqua Bank, Original Beneficiary, and recorded on 08/05/2022 in Book n/a at Page n/a as Instrument No 202208050002, in the Office of the Recorder for Skagit County, State of Washington and cover real property situated in said county described as follows:

Tax ID Number: P53239

In Witness Whereof, the undersigned has caused this instrument to be executed on 2/25/2026.
First American Title Insurance Company

Jeffrey Osgood, Vice President

State of Idaho)
County of Bonneville)

On this 2/25/2026, before me, Tawnya Rainey, personally appeared Jeffrey Osgood, personally known to me and who acknowledged to be the Vice President for First American Title Insurance Company and that as such officer, being authorized so to do, signed in behalf of the corporation and acknowledged that the corporation executed the same.

Tawnya Rainey - Notary Public
Commission Expires: 5/5/2026

