

When Recorded Return To:

Principal Residential Mortgage  
ATTN: RELEASE, H1  
711 High Street  
Des Moines, IA 50392-0665



200302180140  
Skagit County Auditor

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**Deed of Reconveyance**

Principal Residential Mortgage, Inc. #:3637424-7 "CROSS" Skagit, Washington VRU #: 8886796377

WHEREAS FIDELITY NATIONAL TITLE INSURANCE COMPANY is the present Trustee of record under the following described Deed of Trust:


Trustor: JOAN K CROSS, AS HER SERPARATE PROPERTY  
Beneficiary: PRINCIPAL RESIDENTIAL MORTGAGE, INC.  
Original Beneficiary: HORIZON BANK, A SAVINGS BANK  
Original Trustee: WESTWARD FINANCIAL SERVICES  
Dated: 05/14/2001 Recorded: 05/21/2001 as Instrument No.: 200105210003 In the Records of the County Recorder of Skagit, State of Washington.

Assessor's/Tax ID No. 41230080040003  
Property Address: 708 S 4TH STREET, LACONNER, WA 98257

AND WHEREAS, the above said Deed of Trust has been paid in full;

NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest 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 FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee  
On JAN 28 2003

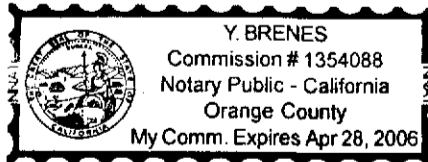
  
LISA KIMBROUGH, Assistant Vice President

STATE OF California  
COUNTY OF Orange

On JAN 28 2003, before me, Y. BRENES, a Notary Public in and for Orange County, in the State of California, personally appeared LISA KIMBROUGH, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

  
Y. BRENES  
Notary Expires: 04/28/2006 #1354088



(This area for notarial seal)