When Recorded Return To:

Golden West Savings Assoc, P.O. BOX 34957 San Antonio, TX 78265-4957



2/26/2004 Page

1 of

1 10:21AM

DEED OF RECONVEYANCE

Golden West Savings Association Service Co #:16456527 "GEPNER" ID:010022/ Skagit, WA PIF: / / WHEREAS FIDELITY NATIONAL TITLE COMPANY is the present Trustee of record under the following described Deed of Trust:

Trustor: ROBERT GEPNER AND DARLYN GEPNER, HUSBAND AND WIFE Beneficiary: WORLD SAVINGS BANK, FSB, A FEDERAL SAVINGS BANK Original Beneficiary: WORLD SAVINGS BANK, FSB, A FEDERAL SAVINGS BANK Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY, A CALIFORNIA CORPORATION

Dated: 11/28/2001

Recorded on 12/04/2001 as Instrument No. 200112040107 Book N/A, Page N/A

In the County of SKAGIT, State of WASHINGTON

Property Address: 21221 Estate Dr. Mount Vernon, WA, 98274

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 COMPANY as Trustee On FEB 2 0 2004 _(DATE) ASST. VICE CHRISTINA LING, PRESIDENT

STATE OF California COUNTY OF __ Orange

ON FEB 2 0 2004 before me,

K- ELLISON

Notary Public in and for Orange

County, in the State of California, personally appeared CHRISTINA LING,
ASST. 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,

Notary Expires: //6/06

K. ELLISON

K. ELLISON Comm. # 1337854 NOTARY PUBLIC CALIFORNIA
Orange County
My Comm. Expires Jan. 6, 2006

(This area for notarial seal) Trustee Release Department 210 543-5800 MSO-20040212-0021 WASKAGI SKAGIT WA BAT: 9369/16456527 KXV