

When Recorded Return To:

DAVID SMITH
20278 MAUPIN RD
MOUNT VERNON, WA 98273-8190



200405240081
Skagit County Auditor

5/24/2004 Page 1 of 1 9:33AM



Deed of Reconveyance

FIRST HORIZON HOME LOAN CORPORATION #0042663245 "SMITH" Lender ID:420/0042663245 Skagit, Washington
WHEREAS FIRST TENNESSEE BANK NATIONAL ASSOCIATION is the present Trustee of record under the following described Deed of Trust:

Trustor: DAVID M. SMITH & GRACE M. SMITH, HUSBAND & WIFE
Beneficiary: FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS
Original Beneficiary: FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS
Original Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY
Dated: 05/07/2003 Recorded: 05/13/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:
200305130116 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 20278 MAUPIN ROAD, MOUNT VERNON, WA 98273

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 FIRST TENNESSEE BANK NATIONAL ASSOCIATION as Trustee
On May 13th, 2004

KIMLEY GODFREY, LIMITED VICE PRESIDENT

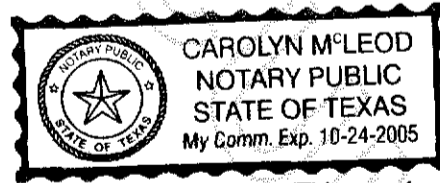


STATE OF Texas
COUNTY OF Dallas

On May 13th, 2004, before me, CAROLYN MCLEOD, a Notary Public in and for Dallas in the State of Texas the foregoing instrument was acknowledged before me by KIMLEY GODFREY, LIMITED VICE PRESIDENT who is personally known to me (or provided satisfactory evidence) and acknowledged said instrument to be the free act and deed of the corporation.

WITNESS my hand and official seal,

CAROLYN MCLEOD
Notary Expires: 10/24/2005



(This area for notarial seal)