

WHEN RECORDED MAIL TO/PREPARED BY:
CONNIE BYRD
WATERFIELD MORTGAGE COMPANY, INC.
RELEASE DEPARTMENT
P.O. BOX 2583
FORT WAYNE IN 46897-0165



200405270116
Skagit County Auditor

5/27/2004 Page 1 of 1 12:48PM

SPACE ABOVE THIS LINE FOR RECORDER'S USE

Loan # 7608445 /943

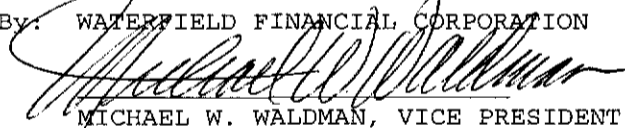
RECONVEYANCE

WHEREAS, the undersigned is the Trustee or Successor Trustee of record under the following described Deed of Trust:

Original Mortgagor: JAMES P RAMOS, AN UNMARRIED MAN, AS SEPARATE ESTATE
Beneficiary: SIB MORTGAGE CORP
Trustee: WATERFIELD FINANCIAL CORPORATION
Dated: AUGUST 11, 2003
Document #: 200308180330
Book #:
Page #:
Recorded Date: AUGUST 18TH, 2003
County: Skagit
Property Address: 1037 OPAL LANE BURLINGTON
State: WA
Parcel Identification #: 4807-000-011-0000

AND WHEREAS, the indebtedness secured by said Deed of Trust has been paid in full.

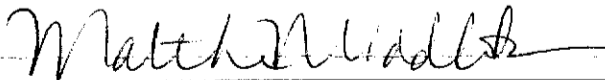
NOW THEREFORE, the present Trustee having received from the present owner of the beneficial interest under said Deed of Trust and the obligations secured thereby a written request to reconvey by reason of the obligations secured by said Deed of Trust, DOES HEREBY RECONVEY, without warranty, to the person or persons legally entitled thereto, the estate, title and interest now held by it under said Deed of Trust in said County in the state of Washington, describing the land therein as more fully described in said Deed of Trust.

By: WATERFIELD FINANCIAL CORPORATION

MICHAEL W. WALDMAN, VICE PRESIDENT

State of Indiana)
)SS:
County of Allen)

Before me, MARTHA MIDDLETON, a Notary Public, personally appeared MICHAEL W. WALDMAN, by me known to be the VICE PRESIDENT of WATERFIELD FINANCIAL CORPORATION 100027310003667342 who acknowledged the execution of the foregoing instrument, for and on behalf of said mortgagee, and who being duly sworn, states that he/she is duly authorized to execute this release on behalf of said corporation.

WITNESS my hand and notarial seal this 10TH day of MAY, 2004.



MARTHA MIDDLETON, Notary Public, Resident of Wells County, Indiana
Expires: AUGUST 16, 2010

