

When Recorded Return To:

Alliance Default Services
8281 Melrose Ave, #300
Los Angeles, CA 90046



200501200025
Skagit County Auditor

1/20/2005 Page 1 of 1 8:55AM

Deed of Reconveyance

CITIFINANCIAL MORTGAGE CORPORATION #5000422233 "PANZERO" Lender ID:11012/ESERVE Skagit, Washington PIF: 12/31/2004

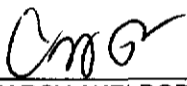
WHEREAS FIRST AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT is the present Trustee of record under the following described Deed of Trust:

Trustor: RONALD A. PANZERO AND KELLY R. PANZERO, HUSBAND AND WIFE
Beneficiary: Citifinancial Mortgage Company, Inc. Successor In Interest by merge to Associates Home Equity Services, Inc. Successor In Interest by Merge to Ford Consumer Finance Company, Inc.
Original Beneficiary: HOMELAND MORTGAGE COMPANY
Original Trustee: STEWART TITLE
Dated: 07/11/2002 Recorded: 07/16/2002 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200207160080 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 1020-19TH ST, ANACORTES, WA 98221-0000

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 AMERICAN TITLE INSURANCE CO. BY ALLIANCE TITLE, ITS UNDERWRITTEN AGENT as Trustee
On 1-7-05

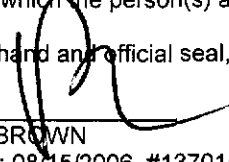

MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE
*

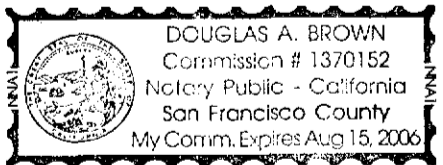
* ANDREW PEASE
ASST. SECRETARY

STATE OF California
COUNTY OF San Francisco

On 1-7-05, before me, DOUGLAS A. BROWN, a Notary Public in and for San Francisco in the State of California, personally appeared MARCY AXELROD, VICE PRESIDENT AND AUTHORIZED SIGNATURE, 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,


DOUGLAS A. BROWN
Notary Expires: 08/15/2006 #1370152



(This area for notarial seal)