



200502030063  
Skagit County Auditor

2/3/2005 Page 1 of 1 11:20AM

Name: MORTGAGE SERVICE CENTER  
Address: PO Box 5451  
Mt. Laurel, NJ 08054-9251

### FULL RECONVEYANCE

R050060  
Ref #: 0018066522  
Tax Number:  
AF Number: 200203220163  
Grantor: FIRST AMERICAN TITLE INSURANCE COMPANY  
Grantee: RATKE J. KOESER & CARLA I. KOESER

Lot 29 MARINE HEIGHTS 16-173

The Undersigned as trustee under that certain Deed of trust which is identified below, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property which is described therein, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said Trustee in and to the property described in said Deed of Trust recorded in Skagit County.

Grantor: RATKE J. KOESER & CARLA I. KOESER  
Beneficiary: PHH MORTGAGE SERVICES CORPORATION  
Trustee: FIRST AMERICAN TITLE INSURANCE COMPANY  
Dated: March 21, 2002 Recorded: March 22, 2002  
AF Number: 200203220163  
Volume: Page:

FIRST AMERICAN TITLE INSURANCE COMPANY

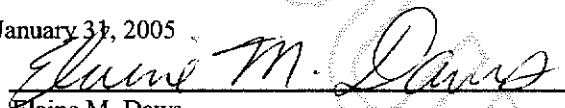
By:   
Peggy A. Brown, Assistant Secretary

State of Washington }  
County of Skagit } ss.

On this day, before me, the undersigned, a Notary Public in and for the State aforesaid duly commissioned and sworn, personally appeared Peggy A. Brown to be known to be the Assistant Secretary of FIRST AMERICAN TITLE INSURANCE COMPANY, the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that He/She is authorized to execute the said instrument.

WITNESS my hand and official seal hereto affixed January 31, 2005



  
Elaine M. Daws  
Notary Public in and for the State of Washington  
Residing at Sedro Woolley  
My appointment expires March 03, 2006



**First American Title**  
Company of Skagit County  
P.O.Box 1667  
Mt. Vernon, WA 98273