



200503250034
Skagit County Auditor

3/25/2005 Page 1 of 1 9:00AM

When Recorded Mail To:
Fidelity National LPS
PO Box 19523
Irvine, CA 92623-9523

Loan #: 0010125722 LPS #: 2822824 Bin #: 021705-11



DEED OF RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS,
THAT Option One Mortgage Corporation, a California Corporation, hereinafter referred to as the Beneficiary, HAS CERTIFIED that a certain Deed of Trust dated 10/29/2002, made and executed by KEVIN C KOWALSKI, REBEKAH S KOWALSKI, Trustor, to secure payment of the principal sum of \$399200.00 Dollars and interest to CLS FINANCIAL SERVICES, LLC., Beneficiary, in the County of SKAGIT and State of WA, and Recorded on 11/5/2002 as Instrument # 200211050174 in Book -- on Page -- (Re-Recorded: Inst#: -- in Book -- on Page --) is PAID AND SATISFIED; and does hereby consent that the same may be DISCHARGED OF RECORD.

In all references in this instrument to any party, the use of a particular gender or number is intended to include the appropriate gender or number, as the case may be.

IN WITNESS WHEREOF, FIDELITY NATIONAL TITLE INSURANCE COMPANY, whose address is 15661 REDHILL AVE., SUITE 200, TUSTIN, CA 92780, as trustee, in accordance with provisions of said Deed of Trust, the note having been fully satisfied, does hereby reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it thereunder.

FIDELITY NATIONAL TITLE INSURANCE COMPANY as Trustee

On 2-23-05

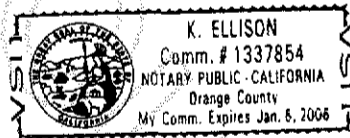
BY
Christina Ling, Assistant Vice President

STATE OF CALIFORNIA
COUNTY OF Orange

On 2-23-05 before me, K Ellison, a Notary Public in and for Orange County in the State of California, personally appeared Christina Ling, Assistant Vice President personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY hand and official seal.

K Ellison Notary Public



FNLPS, 15661 Redhill Ave, Suite 200, Tustin, CA 92780
(MIN#:) 687 0771
3/13/2005

4/12/2005

A

Option One Mortgage Corporation (OOMC)

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