

When Recorded Return To:

RELEASE DEPARTMENT
FIRST HORIZON HOME LOAN CORP
COST CENTER 6408
4000 HORIZON WAY
IRVING, TX 75063



200601300030
Skagit County Auditor

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Deed of Reconveyance

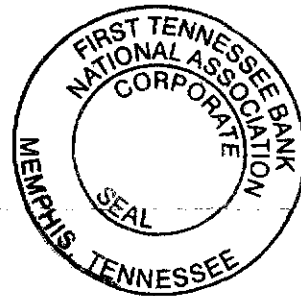
FIRST HORIZON HOME LOAN CORPORATION #:0040299463 "SEMANKO" Lender ID:829/1686294543 Skagit, Washington
WHEREAS FIRST TENNESSEE BANK NATIONAL ASSOCIATION is the present Trustee of record under the following described Deed of Trust:

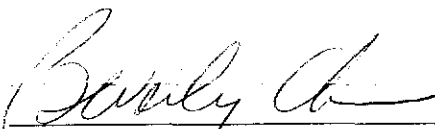
Trustor: JOEL A. SEMANKO & ANDREA L. SEMANKO , HUSBAND & WIFE
Beneficiary: FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS
Original Beneficiary: FIRST HORIZON CORPORATION D/B/A FIRST HORIZON HOME LOANS
Original Trustee: ISLAND TITLE
Dated: 02/07/2003 Recorded: 02/27/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.:
200302270159 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 3409 SHELLY HILL RD, MOUNT VERNON, WA 98274

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 January 23rd, 2006

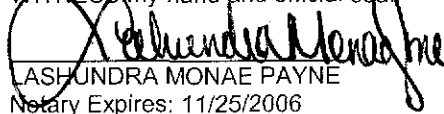


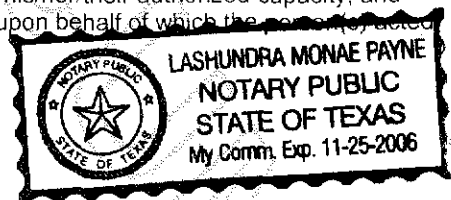

BEVERLY CLARK, LIMITED VICE PRESIDENT

STATE OF Texas
COUNTY OF Dallas

On January 23rd, 2006, before me, LASHUNDRA MONAE PAYNE, a Notary Public in and for Dallas in the State of Texas, personally appeared BEVERLY CLARK, LIMITED VICE PRESIDENT, 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


LASHUNDRA MONAE PAYNE
Notary Expires: 11/25/2006



(This area for notarial seal)