

When Recorded Return To:

RETURN TO: SMI/L.Boedeker 148\_2602  
P.O. Box 36369 WA / Skagit  
Houston, TX 77236 DENNIS H. PRATT AND



200611210095  
Skagit County Auditor

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RECORD SECOND



**Deed of Reconveyance**

Irwin Home Equity #:0001680836 "PRATT" Lender ID:312/202/402220267 Skagit, Washington  
MERS #: 100031400433061838 VRU #: 1-888-679-6377


WHEREAS STEWART TITLE GUARANTY COMPANY is the present Trustee of record under the following described Deed of Trust:

Trustor: DENNIS H. PRATT AND CHERYL A. PRATT, HUSBAND AND WIFE  
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC AS NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY  
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC NOMINEE FOR IRWIN UNION BANK AND TRUST COMPANY  
Original Trustee: GENERAL AMERICAN CORPORATION  
Dated: 09/24/2004 Recorded: 10/26/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 200410260007 In the Records of the County Recorder of Skagit, State of Washington.  
Property Address: 4525 EDMONT PL, MOUNT VERNON, WA 98273

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.

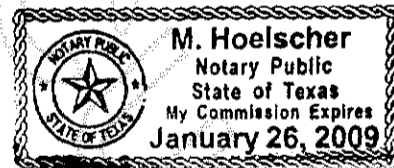
By STEWART TITLE GUARANTY COMPANY as Trustee  
On 11-6-06

  
MATTHEW J. KILBOY, ASSISTANT VICE PRESIDENT

STATE OF Texas  
COUNTY OF Harris

WITNESS my hand and official seal,

  
Notary Expires:



(This area for notarial seal)