When Recorded Return To:

AMY RICHARDS KEVIN SCHWARTZ 4204 A AVE ANACORTES, WA 98221-4423



11/19/2007 Page

9:13AM



Deed of Reconveyance

CITIMORTGAGE, INC. #:2002612511 "RICHARDS" Lender ID:05613/1698580730 Skagit, Washington

MERS #: 100164301000036345 VRU #: 1-888-679-6377

WHEREAS CITICORP TRUST BANK, FSB is the present Trustee of record under the following described Deed of Trust:

Trustor: KEVIN SCHWARTZ AND AMY C. RICHARDS, HUSBAND AND WIFE Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Trustee: FIRST AMERICAN TITLE CO.

Dated: 04/13/2005 Recorded: 04/25/2005 as Instrument No.: 200504250142 In the Records of the County

Recorder of Skagit, State of Washington.

Assessor's/Tax ID No. 35012640020300

Property Address: 4204 A AVENUE, ANACORTES, WA 98221

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

By CITICORP TRUST BANK, FSB as Trustee On November 12th, 2007

KRISTIN E CARE, VICE PRESIDENT

STATE OF Maryland COUNTY OF Carroll

On November 12th, 2007, before me, SHAWN LYERLY, a Notary Public in and for Carroll in the State of Maryland, personally appeared KRISTIN E CARE, 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,

SHAWN LYERLY Notary Expires: 10/06/2008