

1/29/2008 Page

1 of

1 10:39AM

When Recorded Mail To:
R.E.F.S. INC.
9070 Irvine Center Dr., #120
Irvine, CA 92618
ATTN: RECON DEPT.

Loan Number: 8822246

FULL RECONVEYANCE

The undersigned as Trustee REFS INC., under that certain Deed of Trust dated 08-19-2004, in which EUI JIN YOO AND YUN YOUNG YOO, HUSBAND AND WIFE Trustor(s), and recorded on 08-23-2004, as Instrument/File No 200408230170, in Book/Reel/Volume/Docket N/A, Page/Image N/A, of Official Records in the office of the County Recorder of SKAGIT, WASHINGTON, has received from Original Beneficiary HANMI BANK, there under a written request to reconvey and in accordance with said request and the provisions of said Deed of Trust, does hereby RECONVEY WITHOUT WARRANTY, TO THE PERSON OR PERSONS LEGALLY ENTITLED THERETO, all the estate now held by it under said Deed of Trust.

Dated: 01-16-2008,

REFS INC

BY:

JESSE M. BERKER, VICE PRESIDENT

STATE OF CALIFORNIA COUNTY OF ORANGE

On <u>01-16-2008</u>, before me, <u>DANH N. LE</u>, a Notary Public, in and for Orange, California, said County and State, personally appeared <u>JESSE M. BERBER</u> AUTHORIZED OFFICER 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(ies), and that by his/her/their signature(s) 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.

Notary Public in and for said County and State

DANH N LC COMM. #1528666 NOTARY PUBLIC • CALIFORNIA ORANGE COUNTY Comm. Exp. NOV. 21, 2008