When Recorded Return To:

ELSIE R PEMMANT 108 LAKE SAMISH RD BELLINGHAM, WA 98229-9353



8/12/2008 Page

1 of

8:58AM



Deed of Reconveyance

CITIMORTGAGE, INC. #:0770090932 "PEMMANT" Lender ID:05540/1684915830 Skagit, Washington MERS #: 100135900000010972 VRU #: 1-888-679-6377

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

Trustor: ELSIE R PEMMANT UNMARRIED AS HER SEPARATE ESTATE WHO

ACQUIRED TITLE AS E

CORPORATE SEAL

1963

LSIE R FROEHLICH

Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Original Trustee: CHICAGO TITLE INSURANCE COMPANY

Dated: 12/05/2002 Recorded: 12/18/2002 as Instrument No.: 200212180066 In the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 108 LAKE SAMISH ROAD, BELLINGHAM, WA 98229

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 CITICORP TRUST BANK, FSB as Trustee On August 5th, 2008

KENNETH & BALOGH, VICE PRESIDENT

STATE OF Maryland COUNTY OF Frederick

On this 5th day of August 2008, before me, the undersigned officer personally appeared KENNETH C BALOGH, who made acknowledgment on behalf of CITICORP TRUST BANK, FSB, who acknowledges himself/herself to be the VICE PRESIDENT of CITICORP TRUST BANK, FSB, a corporation, and that he/she as such VICE PRESIDENT, being authorized so to do, executed the foregoing instrument in their capacity for the purposes therein contained, by signing the name of the corporation by himself/herself as VICE PRESIDENT.

WITNESS my hand and official seal,

JANE EYLER

Notary Expires: 11/01/2009

NOTAHY PUBLIC TOPPOK CO.