When Recorded Return To:

RATKE J KOESER 4122 ELLISPORT PL ANACORTES, WA 98221



6/26/2009 Page

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1 8:37AM



Deed of Reconveyance

USAA #:0702052553 "KOESER" Lender ID:10077/1697540200 Skagit, Washington PIF: 06/09/2009 MERS #: 100105600016290537 VRU #: 1-888-679-6377

WHEREAS FIRST AMERICAN TITLE COMPANY, is the present Trustee of record under the following described Deed of Trust:

Trustor: RATKE J H KOESER AND CARLA I KOESER

Beneficiary: Mortgage Electronic Registration Systems, Inc. ("MERS")

Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS")

Original Trustee: FIDELITY NATIONAL TITLE INSURANCE COMPANY

Dated: 11/18/2004 Recorded: 11/23/2004 as Instrument No.: 200411230073 in the Records of the County

Recorder of Skagit, State of Washington.

Property Address: 4122 ELLISPORT PL, 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 Trust.

By FIRST AMERICAN TITLE COMPANY, as Trustee On June 19th, 2009

DEB NIEMAN, ASSISTANT SECRETARY

STATE OF lowa COUNTY OF Black Hawk

On June 19th, 2009, before me, C BOUCHARD, a Notary Public in and for Black Hawk in the State of Iowa, personally appeared DEB NIEMAN . ASSISTANT SECRETARY, 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,

C BOUCHARD Notary Expires: 11/14/2009 #743949 C. BOUCHARD

NOTARIAL SEAL - STATE OF IOWA

COMMISSION MUMBER 743949

BY COMMISSION EXPRES HOY, 14, 2009