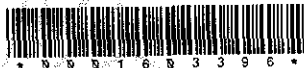


When Recorded Return To:

RETURN TO: SLS/L.Boedeker 148_2602
P.O. Box 36369 WA / Skagit
Houston, TX 77236 MARY E LYNCH



200803030077
Skagit County Auditor

3/3/2008 Page 1 of 1 9:29AM

RECORD SECOND

Deed of Reconveyance

Irwin Home Equity #0001603396 "LYNCH" Lender ID:005/101/0001603396 Skagit, Washington PIF: 02/14/2008
MERS #: 100135300016033961 VRU #: 1-888-679-6377

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

Trustor: MARY E. LYNCH, A SINGLE WOMAN
Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Original Beneficiary: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
Original Trustee: NORTH PACIFIC TRUSTEE, INC., A WASHINGTON CORPORATION
Dated: 09/17/2003 Recorded: 10/01/2003 in Book/Reel/Liber: N/A Page/Folio: 1 OF 12 as Instrument No.:
200310010066 In the Records of the County Recorder of Skagit, State of Washington.
Property Address: 488 SPRING LN, SEDRO-WOOLLEY, WA 98284

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.

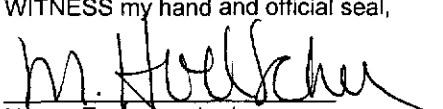
By STEWART TITLE GUARANTY COMPANY as Trustee
On 2-28-08

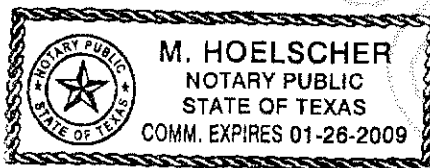

MATTHEW J. KILBOY, ASSISTANT VICE PRESIDENT

STATE OF Texas
COUNTY OF Harris

On 2-28-08, before me, M. Hoelscher, Notary Public, personally appeared Matthew J. Kilboy, 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 Expires: / /



(This area for notarial seal)