

When recorded return to:  
PHH MORTGAGE CORPORATION FKA FIRST AMERICAN TITLE INS. CO  
P. O. Box 5452  
4001 Leadenhall Road, SV03  
Mt. Laurel, NJ 08054-5452  
Narayanan Lexmi  
Loan 0007402100

### FULL RECONVEYANCE

KNOW ALL MEN BY THESE PRESENTS, that the undersigned Trustee or successor Trustee, Trustee Services, Inc. under that certain Deed of Trust described below, having received from the Beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligation secured by said Deed of Trust has been fully paid and performed, hereby does grant, bargain, sell and convey, but without any covenant or warranty, express or implied, to the person or persons legally entitled thereto, all of the estate held by the undersigned in and to said below described premises by virtue of said Deed of Trust.

Borrower(s): DALE R BYBEE / SHANNON BYBEE  
Original Beneficiary: FIRST AMERICAN TITLE INS. CO  
Original Trustee: FIRST AMERICAN TITLE INS  
Loan Amount: \$ 78,210  
Date of Deed of Trust: 15 day of December 1995  
Date Recorded: 12/18/1995  
Book/Page: 154/324  
Document Number: 124049  
And recorded in the official records of SKAMANIA County, State of WA

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 11 day of October 2006

Trustee Services, Inc.

By:   
Daniel W Ormerod, President

State of Washington, County of Kitsap

On this date of 11 day of October 2006 before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Daniel W Ormerod known to me (or identified to me on the basis of satisfactory evidence) that he/she is the President respectively of Trustee Services, Inc. and is duly authorized in his/her respective capacity to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that he/she had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

  
Notary Public in and for State of Washington  
Residing at Silverdale

MELISSA D. HASSETT  
NOTARY PUBLIC  
STATE OF WASHINGTON  
MY COMMISSION EXPIRES 3/1/2008