WHEN RECORDED RETURN TO:

LARRY E BINSCHUS 20454 ALISTON LN BURLINGTON WA 98233

200202010033 Skagit County Auditor

2/1/2002 Page 1 of

10:56AM

Auditor File Number: 9905100209

Loan Number:

50531369605536999

#

## FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust dated April 27, 1999 in which LARRY E. BINCHUS AND CARRIE L. BINCHUS, HUSBAND AND WIFE, is grantor and Bank of America, N.A., formerly Bank of America NT & SA, is beneficiary, recorded on May 10, 1999, as Auditor's File No 9905100209, in Volume 1987 of Mortgages, at page 0623, Records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by the said trustee in and to the property legally described in said Deed of Trust, situated in Skagit County, Washington.

Dated:

January 25, 2002

PRLAP to Successor by merger to Rainier Credit Co., Trustee

State of California County of Orange

By: ///

I certify that I know or have satisfactory evidence that K. Martin is the individual who in my presence signed the instrument, on oath stated that he/she was authorized to execute the instrument and acknowledged it as the agent of PRLAP, Inc., successor by merger to Rainier Credit Co. to be the free and voluntary act of such party for the uses and purposes mentioned in this instrument.

Dated:

January 25, 2002

NOTARY PUBLIC FOR THE STATE OF CALIFORNIA

M. Najera

M. NAJERA
COMM, # 1278475
NOTARY PUBLIC, CALIFORNIA
LOS ANGELES COUNTY

My Comm. Expires September 10, 2004