



200203070127

Skagit County Auditor

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Return Address:

**BANNER BANK
PO BOX 907
WALLA WALLA, WA 99362
ATTN: RECONVEYANCE DEPT.
8-758707-18/Gepner**

Escrow #P-99368-E

FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust, dated **January 31, 2001** in which **Robert Gepner and Darlyn Gepner, husband and wife**, is grantor and **Banner Bank formerly known as First Savings Bank of Washington**, is beneficiary, recorded on **February 8, 2001** Auditor's File No. **200102080009** in Volume **n/a** of Mortgages, at Page **n/a** records of **Skagit** County, WASHINGTON, having received from the beneficiary under said Deed of Trust a written request to reconvey, reciting that the obligations secured by the Deed of Trust has been fully satisfied, does hereby reconvey, without warranty, to the person(s) entitled thereto all of the right, title and interest now held by said trustee in and to the property described in said Deed of Trust, situated in **Skagit** County, WASHINGTON, as follows:

LOT 36, :PLAT OF CEDAR RIDGE ESTATES DIV. NO. 1", AS PER PLAT RECORDED IN VOLUME 15 OF PLATS, PAGES 147 THROUGH 152, INCLUSIVE, RECORDS OF SKAGIT COUNTY, WASHINGTON. SITUATE IN THE COUNTY OF SKAGIT, STATE OF WASHINGTON.

PARCEL NUMBER: 4622-000-036-0005

March 5, 2002

**NORTHWEST FINANCIAL CORPORATION
(Trustee)**

By: 
Angela Anderson

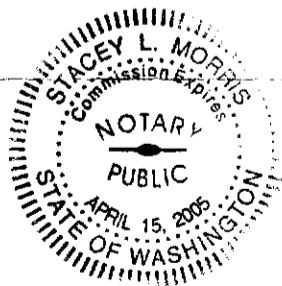
STATE OF WASHINGTON

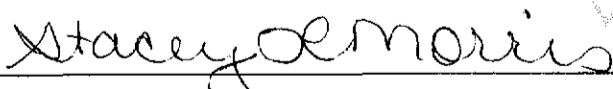
} ss.

COUNTY OF Walla Walla

On this **5th** day of **March, 2002**, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared **Angela Anderson**, to me known to represent, **Northwest Financial Corporation** the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act and deed of said corporation, for the uses and purposes therein mentioned, and on oath stated that **she is** authorized to execute the said instrument and that the seal affixed is the corporate seal of said corporation.

Witness my hand and official seal hereto affixed the day and year first above written.




Notary Public in and for the State of Washington residing at College Place