



200302040104
Skagit County Auditor

2/4/2003 Page 1 of 1 11:36AM

After Recording return to:

Name: EMC Mortgage Corporation
Address: P.O. Box 141358
Irving, TX 75014-1358
ATTN: Payoff Dept

m-13616

DEED OF FULL RECONVEYANCE

Recon #: CW-12/24/2002-6898
Reference #: 2505493 OCR- Yes

The undersigned as Trustee or Successor Trustee under that certain Deed of Trust described as follows:

Dated: August 1, 1997
Recorded: August 6, 1997
Recording #: 9708060042
County of: Skagit
State of: Washington
Grantor: Linda K. Flowers, a single woman and Lorrie A. Flowers, a single woman
Trustee: Commonwealth Land Title Insurance Company
Beneficiary: Bank of Yorba Linda, a California Corporation
Legal: As in said Deed of Trust

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 have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee under said Deed of Trust.

Date: December 26, 2002

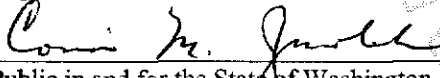
Commonwealth Land Title Insurance Company

BY 
Assistant Secretary

State of Washington
Ss.
County of King

Personally appeared Rogelio Pono, who duly sworn did say that (s)he is the Assistant Secretary of Commonwealth Land Title Insurance Company, a Corporation and that said instrument was signed on behalf of said corporation by authority of its Board of Directors and (s)he acknowledged said instrument to be its voluntary act and deed.

CONNIE M. ZMOLEK
STATE OF WASHINGTON
NOTARY --- PUBLIC
MY COMMISSION EXPIRES 5-25-06


Notary Public in and for the State of Washington,
residing at Bellevue.
My appointment expires: May 25, 2006.