

When Recorded Return to:

EVERTRUST BANK
P O BOX 569
EVERETT, WA 98206



200307020052
Skagit County Auditor

7/2/2003 Page 1 of 1 10:20AM

DEED OF RECONVEYANCE

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

DATED: 03/08/2002
RECORDED: 03/20/2002
RECORDING: 200203200184
COUNTY OF: Skagit
STATE OF: WASHINGTON
GRANTOR: Randal L. Jallo and Melissa A. Biringer-Jallo, Husband and Wife.

TRUSTEE: SOUND FINANCIAL, INC. Formerly SOUND SERVICES, INC.

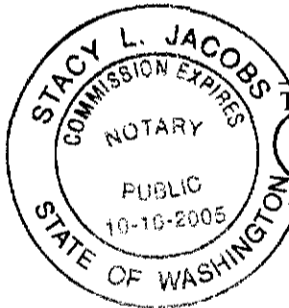
BENEFICIARY: EVERTRUST BANK
LEGAL DESCRIPTION: SAME AS IN BODY OF SAID DEED OF TRUST

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(s) under said Deed of Trust.

Date: 06/19/2003

SOUND FINANCIAL INC.,
Formerly Sound Services, Inc.

Loan: 260005940-00



Tonya Christoffersen
Tonya Christoffersen, Secretary
John Williams
John Williams, Vice President

State of Washington
County of Snohomish ss.

Personally appeared TONYA CHRISTOFFERSEN and JOHN WILLIAMS being duly sworn did say that they are Secretary and Vice President of Sound Financial Inc., a Corporation and said instrument was signed on behalf of said corporation by authority of its Board of Directors and they acknowledge said instrument to be its voluntary act and deed.

Stacy Jacobs

Date: 06/19/2003

Stacy Jacobs, Notary Public in and for the State of Washington, County of Snohomish residing at Granite Falls.

My commission expires October 16, 2005