When Recorded Mail To:

Trustee Services, Inc. P.O. Box 2980 Silverdale, WA. 98383-2980



9/19/2003 Page

1 9:42AM

FULL RECONVEYANCE

Loan No. 123467 3

TSI # W20225G

The undersigned as trustee under that certain Deed of Trust described below:

BOTTOWER: BENJAMIN A. ST. GERMAIN, A MARRIED MAN, AS HIS SEPARATE ESTATE AND

Re-Recorded: N/A

JULIE ST. GERMAIN, HIS WIFE

Beneficiary: school employees credit union of washington

Dated: 02/03/2003 6 BK: N/A Pa:N/A

Recorded: 02/11/2003

Auditor's #:200302110117

Auditor's #:

BK:

Pg:

Filed for record in SKAGIT County, State of Washington

Having received from the beneficiary under said Deed of Trust a written request to reconvey, the undersigned, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto all right, title and interest now held by the trustee in and to the property described in said Deed of Trust.

This reconveyance is executed under authority granted by "Appointment" recorded on 06/17/2002 under Auditors File Number 200206170018

Date: Sep 12, 2003

Trustee Services-Inc., a Washington Corporation

Tammie L. Ormerod, Asst. Secretary

State of Washington, County of Kitsap

, before me, the undersigned, a Notary On Sep 12, 2003 Public in and for the State of Washington, duly commissioned and sworn, personally appeared Tammie L. Ormerod to me known to be the Asst. Secretary of 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 state that he/she is authorized to execute the said instrument.

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 Silverdale, Washington

MUUNAADHA

Notary Public State of Washington Melissa D. Hassett Commission Expires 03.0