

11/12/2003 Page

1 of

1 9:23AM

AFTER RECORDING RETURN TO:

Ref #97-48388 / 46215 UPF INCORPORATED 2017 W. Northwest Blvd. Spokane, WA 99205

FULL RECONVEYANCE

The undersigned, as Trustee under that certain Deed of Trust dated 1/25/2002 in which Jack H Houser, as his separate estate, are Grantors, and Pacific Northwest Bank is Beneficiary, recorded on 1/29/2002, as Auditor's File No. 200201290060, in Volume N/A, Page N/A, and re-recorded on 1/30/2002, as Auditor's File No. 200201300312, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust a written request to reconvey the real property described in said deed, which request was approved by said grantor, 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 real property described in said Deed of Trust, situated in Skagit County, Washington.

Loan# 5630020674

DATED: 11/04/2003

STATE OF WASHINGTON

County of Spokane

UPF INCORPORATED, Trustee

BY:

M. Gail Benjamin, General Manager

On 11/4/2003 before me, the undersigned, appeared M. Gail Benjamin, General Manager, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose Name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

ss.

WITNESS my hand and official seal.

JANICE M. DEGNAN
NOTARY PUBLIC
STATE OF WASHINGTON
COMMISSION EXPIRES
FEBRUARY 2, 2006

NOTARY PUBLIC in and for the State of Washington, residing at Spokane

My commission expires: