After Recording Mail to:

Name:

CHARLES & BARBARA GAZZARI

Address:

5113 75TH AVENUE NE

City and State: MARYSVILLE, WA 98270

Skagit County Auditor

11/26/2003 Page

111:34AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY 2245/A-2000

Your No.: 75.00303

The undersigned as trustee under that certain Deed of Trust, dated November 9, 2001, in which CHARLES A. GAZZARI and BARBARA GAZZARI, husband and wife, is grantor and PROVIDENT FINANCIAL, INC., is beneficiary, recorded on November 9, 2001, as Auditor's File No. 200111090173, in Official 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.

Dated November 19, 2003.

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

MARTIN É. LEHR, Vice President

STATE OF WASHINGTON) ss: COUNTY OF SKAGIT

On this 19th day of November, 2003, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and swom, personally appeared Martin E. Lehr to me known to be the Vice President 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 stated that he is authorized to execute the said instrument.

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

Michele R. Freeman, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 01/25/05