

WHEN RECORDED RETURN TO:

M. V. PETER JUDD 1420 FIFTH AVE STE 2200 SEATTLE WA 98101-1346

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FULL RECONVEYANCE

REFERS TO AF#: 200210070190

DATE OF RECORDING: October 7, 2002

COUNTY: Skagit

GRANTOR: M.V. Judd, P.S.

GRANTEE: Snelson, Mary Colleen

The undersigned as trustee under that certain Deed of Trust dated September 3, 2002 in which Snelson, Mary Colleen is grantor and Citibank Federal Savings Bank is beneficiary, recorded on October 7, 2002 under Recording No. 200210070190, 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 have 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 as fully described in said Deed of Trust in Skagit County, Wasl ington.

Dated December 19, 2003

M. V. JUDD

Trustee

State of Washington County of King

I hereby certify that I know or have satisfactory evidence that M.V. Judd is the person who appeared before me, and said person declared that he signed this instrument and acknowledged it to be his free and voluntary act for the uses and purposes herein mentioned.

GIVEN under the Hahrd and official seal December 19, 2003.

(Print name:)

A. Carolyn Judd

Notary Public in and for the State of Washington,

My commission expires August 4, 2007

LINES DO NOT INTRUDE STAMP OR WRITING INTO MARGINS!