

When Recorded Return to:

EVERTRUST BANK
P O BOX 569
EVERETT, WA 98206



200402060037

Skagit County Auditor

2/6/2004 Page

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1 9:15AM

DEED OF RECONVEYANCE

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

DATED: 10/25/2002

RECORDED: 10/31/2002

RECORDING: 200210310138

COUNTY OF: Skagit

STATE OF: WASHINGTON

GRANTOR: Christopher S. Bell, an unmarried individual, as his Separate Property.

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

BENEFICIARY: EVERTRUST BANK

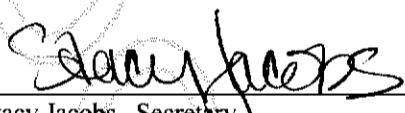
LEGAL DESCRIPTION: SAME AS IN BODY OF SAID DEED OF TRUST

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: 01/28/2004


SOUND FINANCIAL INC.,
Formerly Sound Services, Inc.

Loan: 260005883-00


Stacy Jacobs, Secretary

State of Washington
County of Snohomish ss.

Personally appeared Stacy Jacobs being duly sworn did say that she is Secretary 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.



Date: 01/28/2004

Camarin H Mass
Notary Public in and for the State of Washington, County of King, residing at Redmond.

My commission expires November 15, 2007

