RETURN TO:

REGIONAL TRUSTEE SERVICES CORPORATION

616 First Ave, Suite 500 Seattle, WA 98104

Attn: Reconveyance Division

3/16/2004 Page 1 9:04AM

Loan No. 921708-00-558568

EscrowNo:

Trustee No. 397302

DEED OF FULL RECONVEYANCE

Dated:

August 1, 2003

Recorded:

August 13, 2003

Recording No:

200308130068

Book:

Page:

Rerecord as:

County of:

SKAGIT

2/3/2003

State:

at Page:

WA

as Instrument: 200302030197

Blanket Sub Trustors:

DUANE R KOSSAK AND CYNTHIA D KOSSAK

Trustee:

STEWART TITLE GUARANTY COMPANY

In Book:

Beneficiary:

BENEFICIAL WASHINGTON INC.

Having received from the beneficiary under said Deed of Trusta written request to reconvey the below named Trustee does hereby reconvey, without warranty, to the persons entitled thereto all of the right, title and interest now held by said Trustee in and to the property described more fully in said Deed of Trust.

Dated: March 11, 2004

REGIONAL TRUSTÉE SERVICES CORPORATION

fka Interstate Trustee Services Corporation

State of Washington

) ss.

County of King

On March 11, 2004 before me, the undersigned, personally appeared Joe Sipavich personally known to me (or proved to be on the basis of satisfactory evidence) to be the person who executed the fore-going instrument on behalf of the corporation therein named and acknowledged to me that he/she executed the samein his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

> REBECCA N. SPENCER STATE OF WASHINGTON NOTARY ---- PUBLIC MY COMMISSION EXPIRES 2-15-06

Reviera Rebecca N. Spencer, Notary Public in and for the State of Washington, residing at Redmond

My commission expires: 02/15/2006