After Recording Mail to:

Name:

FLAGSTAR BANK FSB

MAIL STOP S-150-3

Address:

5151 CORPORATE DRIVE

City and State:

TROY MI 48098

2 0 0 4 0 5 1 4 0 1 2 7 Skagit County Auditor

5/14/2004 Page

1 of

111:43AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY C29438/BE8672/2938

Your No.: 998876679

The undersigned as trustee under that certain Deed of Trust, dated August 28, 2002, in which RICHARD J. SIMCOCK and MELODIE J. SIMCOCK, husband and wife, is grantor and WESTWOOD MORTGAGE, INC., is beneficiary, recorded on September 3, 2002, as Auditor's File No. 200209030139 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 April 14, 2004

PUBLIC 10-29-2005 NOTON WASKING

CHICAGO TITLE COMPANY FKA

ISLAND TITLE COMPANY

Trustee

MARTIN E. LEHR, Authorized Signatory

STATE OF WASHINGTON WASY

COUNTY OF SKAGIT

On this 14th day of April, 2004, before me, the undersigned, a Notary Public in and for the State of Washington, duly commissioned and sworn, personally appeared Martin E. Lehr to me known to be the Authorized Signatory 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

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05