After Recording Mail to:

Name:

SKAGIT STATE BANK

Address:

PO BOX 36

City and State:

ANACORTES WA 98221

200412060036 Skagit County Auditor

12/6/2004 Page

1 of

1 9:06AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY QB- 2590 /3269 Your No.: 3629718008

The undersigned as trustee under that certain Deed of Trust, dated September 28, 2001, in which ROBERT R. CUMMINGS and NAOMI L. CUMMINGS, not personally but as Trustees on behalf of THE LIVING TRUST OF ROBERT R. CUMMING AND NAOMI L. CUMMINGS, is grantor and SKAGIT STATE BANK, is beneficiary, recorded on October 1, 2001, as Auditor's File No. 200110010174, 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, 2004.

CHICAGO TITLE COMPANY FKA

Trustee

MARTIN E. LEHR, Vice President

STATE OF WASHINGTON-

) ss:

COUNTY OF SKAGIT

On this 19th day of November, 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 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

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05