After Recording Mail to:

Name: Address:

RATKE JH KOESER **4122 ELLISPORT PLACE**

City and State: ANACORTES WA 98221



FULL RECONVEYANCE

CHICAGO TITLE COMPANY A-2000/3534 Your No.:

The undersigned as trustee under that certain Deed of Trust, dated June 26, 2003, in which RATKE JH KOESER and CARLA I KOESER, husband and wife, is grantor and PENTAGON FEDERAL C. U., is beneficiary, recorded on October 6, 2003, as Auditor's File No. 200310060132 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 June 7, 2005

CHICAGO TITLE COMPANY FKA ISLAND TITLE COMPANY

Trustee

By

MARTIN E. LEHR, Authorized Signatory

STATE OF WASHINGTON

COUNTY OF SKAGIT

On this 7th day of June, 2005, 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

) ss:

Melody R. Derrossett, Notary Public in and for the

State of Washington residing at Burlington

My commission expires: 10/29/05