When Recorded Mail To:

Skaglt County Auditor

7/19/2005 Page

9:16AM

Trustee Services, Inc. P.O. Box 2980 Silverdale, WA. 98383-2980

FULL RECONVEYANCE

Loan No. 300973

TSI # W60486G

The undersigned as trustee under that certain Deed of Trust described below:

BRUCE J. BANDY AND DEBORAH D. BANDY, HUSBAND AND WIFE

Original Trustee:

TRUSTEE SERVICES, INC.

Original Beneficiary:

WATERMARK CREDIT UNION

Dated

: 03/15/2005

Recorded

: 03/17/2005

Auditor's F/#: 200503170073

Auditor's F/#: Book / Reel

Re-Recorded:

Book / Reel :

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Filed for record in SKAGIT County, State of WASHINGTON

Having received from the beneficiary under said Deed of Trust a written request to reconvey, the undersigned, does hereby grant, bargain, sell and reconvey, without warranty, to the person(s) entitled thereto all right, title and interest now held by the trustee in and to the property described in said Deed of Trust.

Date: Jul 14, 2005

Trustee Services Inc., a Washington Corporation

Tammie L. Ormerod, Asst. Secretary

State of Washington, County of Kitsap

, before me, the undersigned, a Notary On Jul 14, 2005 Public in and for the State of Washington, duly commissioned and sworn, personally appeared Tammie L. Ormerod to me known to be the Asst. Secretary 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 state that he/she is authorized to execute the said instrument.

Witness my hand and official seal hereto affixed the day

and year first above written.

Notary Public in and for the State of Washington Residing at Silverdale, Washington

MELISSA D. HASSETT NOTARY PUBLIC STATE OF WASHINGTON MY COMMISSION EXPIRES 3/1/2008