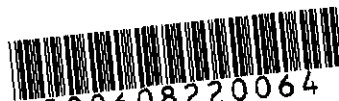


After Recording Mail to:

Name: **MR AND MRS KEVIN KOWALSKI**
Address: **25954 LAKE CAVANAUGH ROAD**
City and State: **MOUNT VERNON WA 98274**



200608220064
Skagit County Auditor

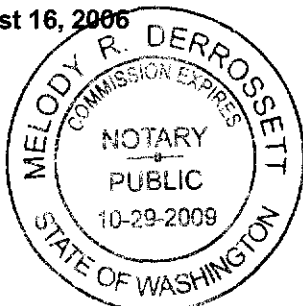
8/22/2006 Page 1 of 1 11:19AM

FULL RECONVEYANCE

CHICAGO TITLE COMPANY
A-2000/4202
Your No.: 189000771

The undersigned as trustee under that certain Deed of Trust, dated **June 27, 2005**, in which **KEVIN C. KOWALSKI and REBEKAH S. KOWALSKI**, husband and wife, is grantor and **WHIDBEY ISLAND BANK**, is beneficiary, recorded on **June 28, 2005**, as Auditor's File No. **200506280126** 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 **August 16, 2006**



**CHICAGO TITLE COMPANY FKA
ISLAND TITLE COMPANY**
Trustee

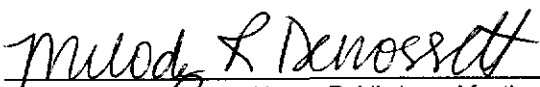
By


MARTIN E. LEHR, Authorized Signatory

STATE OF WASHINGTON)
) ss:
COUNTY OF SKAGIT)

On this **16th** day of **August, 2006**, 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: **10/29/09**