

AFTER RECORDING RETURN TO:

US Bank Home Mortgage P.O. Box 20005 Owensboro, KY 42304-9989

Reference No. 6800029739

FULL RECONVEYANCE

18164

The undersigned as trustee under that certain Deed of Trust, dated 9/13/2005, in which LELAND M NIU and WHITNEY R NIU, HUSBAND AND WIFE, is grantor and Mortgage Electronic Registration Systems, Inc. as Nominee for Lender BANNER BANK is beneficiary, recorded on 9/23/2005 as Auditor's File No. 200509230200, records of Skagit County, Washington, having received from the beneficiary under said Deed of Trust, a written request to reconvey, 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 this 29 day of January 2007.

Bishop, White & Marshall, P.S.

STATE OF WASHINGTON) ss.

COUNTY OF KING

On this day personally appeared before me William L. Bishop, Jr. to me known to be the President of Bishop, White & Marshall, P.S., the corporation that executed the foregoing instrument, and acknowledged the said instrument to be the free and voluntary act of said corporation for the uses and purposes therein mentioned, and on oath stated that he is authorized to execute the said instrument.

Given my hand and official seal this 29 day of January 2007.

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KELLY NEWROTH

William L. Bishop, Jr.

NOTARY PUBLIC in and for the State of Washington, residing in King County My Commission Expires: 06/13/2010