

When Recorded Return To:
USAA Federal Savings Bank
Home Equity Loans
10750 McDermott FWY
San Antonio, TX 78284-9876



199908240079
Kathy Hill, Skagit County Auditor
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FULL RECONVEYANCE

Reference No.: 9806150059

Grantor(s):

1. USAA Federal Savings Bank, Beneficiary
2. Betts, Patterson & Mines, P.S., Trustee

Grantee(s)/Assignee/Beneficiary:

1. Wilson, Scot M.
2. Wilson, Jennifer L.

Legal Description: Lot 62 "Plat of Horizon Heights Division IV," as per plat filed in
(abbreviated) Volume 16 of Plats, pages 105 and 106, records of Skagit County,
Washington. Additional legal description on attached Exhibit A.

Assessor's Tax Parcel No.: 4676-000-062-0000

BETTS, PATTERSON & MINES, P.S., as Trustee of record under the following described Deed
of Trust:

Grantor(s): Scot M. and Jennifer L. Wilson

Beneficiary: USAA FEDERAL SAVINGS BANK

Dated: September 17, 1997.

Recorded on June 15, 1998 as Instrument No. 9806150059

In the County of Skagit, State of WASHINGTON,

having received from the present owner of the beneficial interest under said Deed of Trust and
the obligations secured thereby a written request to reconvey, reciting that the obligations
secured by the Deed of Trust have been fully satisfied, DOES HEREBY RECONVEY, without warranty,
to the person or persons legally entitled thereto, the estate, title and interest now held by
it under said Deed of Trust, as more fully described therein.

DATED this 20th day of August, 1999.

BETTS, PATTERSON & MINES, P.S. as Trustee

By:


Bruce H. Hurst, Vice President

STATE OF WASHINGTON)

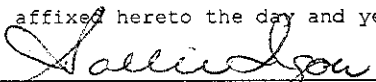
) ss.

COUNTY OF KING)

On this 20th day of August, 1999, before me, the undersigned, a Notary Public in and
for the State of Washington, duly commissioned and sworn, personally appeared Bruce H. Hurst to
me known to be a Vice President of BETTS, PATTERSON & MINES, P.S., the professional service
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 and that the
seal affixed (if any) is the corporate seal of said corporation.

WITNESS my hand and official seal affixed hereto the day and year first above written.




Printed Name: Sallie Igou

NOTARY PUBLIC in and for the State of Washington residing
at Federal Way
My Commission expires 5/30/2000

EXHIBIT A

The following described real estate, situated in the County of SKAGIT, State of Washington:

Lot 62, "PLAT OF HORIZON HEIGHTS DIVISION IV", as per plat filed in Volume 16 of Plats, Pages 105 and 106, records of Skagit County, Washington.

Subject to restrictions, covenants and easements, etc., of record, if any.

BEING the same property conveyed to Scot M. Wilson and Jennifer L. Wilson from Pacific Summit Construction, Inc. by virtue of a Deed dated July 17, 1997, recorded July 24, 1997 in Dced Book 1688, page 163, Instrument No. 97-07240047 in Skagit County, Washington.



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Kathy Hill, Skagit County Auditor

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