

When Recorded Return to:

EVERETT MUTUAL
P O BOX 569
EVERETT, WA 98206

DEED OF RECONVEYANCE

The undersigned as Trustee or Success or Trustee under that certain Deed of Trust described as follows:

DATE: June 23, 1999
RECORDED June 28, 1999
RECORDING: 9906280132
VOLUME: PAGE:
COUNTY OF: SKAGIT
STATE OF: WASHINGTON
GRANTOR: Degroot Realty, Inc.
A Washington Corporation

TRUSTEE: SOUND FINANCIAL, INC. Formerly SOUND SERVICES, INC.

BENEFICIARY : EVERETT MUTUAL BANK.

Legal Description SAME AS IN BODY OF SAID DEED OF TRUST

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 have been fully satisfied, does hereby grant, bargain, sell and reconvey, unto the parties entitled thereto all right, title and interest which was heretofore acquired by said Trustee(s) under said Deed of Trust.

Date: 11/03/99

SOUND FINANCIAL INC.,
FORMERLY SOUND SERVICES, INC.

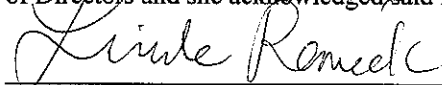
Loan: 14-002576-7


GINGER ELIE, SECRETARY

State of Washington

County of Snohomish ss.

Personally appeared GINGER ELIE being duly sworn did say that she is the Secretary of Sound Financial Inc., a Corporation and said instrument was signed on behalf of said corporation by authority of its Board of Directors and she acknowledged said instrument to be its voluntary act and deed.



Linda Remick

Notary Public in and for the State of Washington,
residing at: Stanwood

My commission expires: 6-7-00

Date: 11/03/99

