WHEN RECORDED RETURN TO: EVERGREEN TITLE CO., INC.

2702 Colby Avenue

P. O. Box 51

Name: Execett WA 98206 Name: WASHINGTON FEDERAL SAVINGS

Addr: PO BOX 639

City: MOUNT VERNON, WA 98273

Kathy Hill, Skagit County Auditor 12/29/1999 Page 1 of 1 9:55:11AM

Attn: LOAN SERVICING CW#: 994916WF WAFED#222958-1

EVERGREEN TITLE COMPANY FULL RECONVEYANCE

The undersigned as trustee under that certain Deed of Trust, dated AUGUST 6, 1999, in which GARY D MCCORMICK AND AINA MCCORMICK, HUSBAND AND WIFE is grantor and WASHINGTON FEDERAL SAVINGS is beneficiary, recorded on AUGUST 10, 1999, as Auditor's File No. 199908100102, in Volume Mortgages, at page , 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, situated in SKAGIT County, Washington, as follows:

AS IN SAID DEED OF TRUST

Dated: December 10, 1999

EVERGREEN TITLE COMPANY FORMERLY KNOWN AS COMMONWEALTH LAND TITLE CO.

(As Successor Trustee of Record Under AF No. 9606180056)

Skagtano

James R. Hoagland, Executive Vice President

STATE OF WASHINGTON COUNTY OF SNOHOMISH

I certify that I know or have satisfactory evidence that James R. Hoagland signed this instrument, on oath stated that he was authorized to execute this instrument and acknowledged that as Executive Vice President of Evergreen Title Company to be the free and voluntary act of such party for the uses and purposes mentioned by the instrument.

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OF WASHI

Dated: December

DEBBIE G RICHARDSON

Signature of the Notary Public My appointment expires 3/09/2002