WHEN RECORDED RETURN TO:



EVERGREEN TITLE 2702 COLBY AVE EVERETT, WA 98201

EVERGREEN TITLE COMPANY

FULL RECONVEYANCE

Name: CASCADE BANK Addr: 2828 COLBY AVE. City: EVERETT, WA 98201 Attn: TERESA HESTKIND CASCADE BANK# 5999110813 ET#: 2001-0453C

The undersigned as trustee under that certain Deed of Trust, dated DECEMBER 1, 1999, in which JAMES R NICHOLS AND JOYCE NICHOLS ALSO SHOWN ON RECORD AS M. JOYCE NICHOLS, HUSBAND AND WIFE is grantor and CASCADE BANK is beneficiary, recorded on DECEMBER 10, 1999, as Auditor's File No. 199912100067, in Volume of 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: June 12, 2001

EVERGREEN TITLE COMPANY

FORMERLY COMMONWEALTH LAND TITLE COMPANY
(As Successor Trustee of Record Under AF# 9307140100)

BY: James 2. Shaghing

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 in the instrument.

Dated: June 12, 2001

DEBBIE G RICHARDSON

Signature of the Notary Public My appointment expires 3/9/2002